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VENTURA COUNTY GENERAL PLAN  
HOUSING ELEMENT  
TECHNICAL APPENDIX

Prepared by

Resource Management Agency  
Planning Division

Adopted  
November 20, 1984





HOUSING ELEMENT  
TECHNICAL APPENDIX

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## Introduction

The following Technical Appendix of the Housing Element provides the background information and analysis necessary to establish goals, objectives and programs for the maintenance, improvement and development of housing in the unincorporated areas of Ventura County.

Chapter I describes the participation of the public in the preparation of the Housing Element while Chapter II discusses the legal mandates of the Government Code. Chapter III examines and evaluates the existing housing condition, problems and need, and the available resources and the constraints upon maintaining, improving and developing housing in the County. Chapter IV describes the available Federal, State and local housing programs, and any additional programs which could be used by local jurisdictions to address housing need.

## I. CITIZEN PARTICIPATION

Citizen participation is critical to the development of a comprehensive and effective Housing Element. With that understanding, a citizen's advisory committee was formed to review, discuss and make recommendations regarding the preparation of the Housing Element. The committee was composed of five citizens-at-large who were chosen by the County Board of Supervisors, and seven additional members who represented a diverse cross-section of persons directly involved with, or interested in housing problems and development. Their input was extensively used in the preparation of this Housing Element, and particularly in the formulation of goals, objectives, policies and programs. The names of the committee members and the organizations they represented follow:

<u>NAME</u>	<u>ORGANIZATION</u>
Mr. Victor Conley (Chair)	Supervisory District 1
Mr. Frank Schillo	Supervisory District 2
Mr. Jim Lester	Supervisory District 3
Mr. Vince Nowell	Supervisory District 4
Mr. John Keener	Supervisory District 5
Mr. Rex Laird	Farm Bureau
Ms. Delphine McKenzie	League of Women Voters
Ms. Louise Rice-Lawson	Building Industry Association
Ms. Lee Riggan	Commission on Human Concerns
Ms. Bernice Unland	Areawide Housing Authority
Mr. Dennis Wallace	Cabrillo Economic Development Corporation
Ms. Peggy Daniels	Ventura County Community Development Block Grants Administrator



## II. STATUTORY REQUIREMENTS

The Housing Element is one of nine State mandated Elements of the General Plan, which all cities and counties must adopt. Government Code Section 65302 was enacted in 1967 and established the requirements of Housing Elements pursuant to regulations set force under Section 50459 of the Health and Safety Code.

Because of the dynamic nature of the local planning process, periodic reviews and revisions of the Housing Element are necessary. The revisions include the updating of data used in the previous Housing Element and a reevaluation of the effectiveness of the housing policies and programs established.

The last Ventura County Housing Element was adopted in 1980. Since that time, legislation was enacted by the State of California which necessitates an update of the Housing Element by July 1, 1984 (Government Code Section 65588).

### A. STATE HOUSING GOALS

The California Legislature has declared that the availability of housing is of "vital Statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." (Government Code Sec 65580(a)). Recognizing that each locality within the State is best capable of determining for itself how it will contribute to the attainment of the State housing goal, and in order to assure that local governments cooperate with each other to address regional housing needs, and that they recognize their responsibility in the attainment of that goal, the Legislature has mandated that each county and city prepare a Housing Element as part of their General Plan.

#### 1. Mandated Contents of the Housing Element

Section 65583 of the California Government Code dictates the content of the Housing Element. It states that the Housing Element shall contain:

- a. An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include all of the following (each of these, except 7, is presented in Chapter III):
  - (1) Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding and housing stock condition.
  - (2) Analysis of any special housing needs such as those of the handicapped, elderly, large families, farm workers and families with single headed households.
  - (3) Analysis of population and employment trends and documentation of projections and quantification of the locality's existing and projected housing needs for all income levels. Such existing and projected needs shall include the locality's share of the regional housing need.

- (4) An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
  - (5) Analysis of potential and actual non-governmental constraints upon the maintenance, improvement or development of housing for all income levels, including the availability of financing, the price of land and the cost of construction.
  - (6) Analysis of potential and actual governmental constraints upon the maintenance, improvement or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing of permit procedures.
  - (7) Analysis of opportunities for energy conservation with respect to residential development (see Chapter V).
- b. A statement of the community's goals, quantified objectives, policies and programs relative to the maintenance, improvement and development of housing. Quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated and conserved over a five year time frame (see Chapters I and II of the Housing Element).
  - c. A program which sets forth a five year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate Federal and State financing and subsidy programs when available (see Chapter III of the Housing Element). In order to make adequate provisions for the housing needs for all economic segments of the community, Section 65583 of the Government Code also states that the program shall do all of the following:
    - (1) Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing and mobilehomes in order to meet the community's housing goals.
    - (2) Assist in the development of adequate housing to meet the needs of low and moderate income households.
    - (3) Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement and development of housing.

- (4) Conserve and improve the condition of the existing affordable housing stock.
- (5) Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

The program shall include an identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other General Plan elements and community goals. The local government shall make a diligent effort to achieve public participation of all economic segments of the community and the development of the Housing Element and the program shall describe this effort.

2. Department of Housing and Community Development Guidelines

Section 65585 of the Government Code requires that each County and City consider the guidelines adopted by the Department of Housing and Community Development (Title 25, California Administrative Code) in the preparation and amendment of their Housing Element. The Guidelines were adopted in 1977 and were since amended in 1982. They are advisory in nature and are designed to assist local government in the preparation of the Housing Element.

The adoption of AB 2853 in 1980 by the State legislature incorporated many of the provisions of the guidelines into the Government Code, making them mandatory rather than permissive. The statute also provides for a higher level of specificity in its direction than that formerly provided by the Guidelines.

3. Regional Housing Needs

For purposes of addressing regional housing needs, each locality's share includes that share of the housing needs of persons at all income levels within the area significantly affected by the jurisdictions's General Plan. Section 65584(a) of the Government Code mandates that the distribution of regional housing needs shall take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing needs, and the housing needs of farmworkers. Based upon data provided by the Department of Housing and Community Development (HCD), each council of governments is required to determine the existing and projected housing need for its region. The Southern California Association of Governments (SCAG), which is the council of governments to which Ventura County belongs, has determined the housing needs of the County in its Regional Housing Allocation Model (RHAM). The local share of the regional need must be considered in the development of objectives for the local housing programs identified in the Housing Element (see Chapter IV).



#### 4. Revisions to the Housing Element

Section 65588 of the Government Code requires that Housing Elements are revised periodically with the first revision being due July 1984. One purpose of the required revision is for the jurisdiction to evaluate the effectiveness of its housing element in attaining the Statewide, as well as the local, housing goals. The current effort is considered a major re-write of Ventura County's Housing Element, rather than a revision (although it is referred to as that), and so the preparation of this document necessitated a fresh look at the County's housing needs, constraints, resources and goals. Throughout this Housing Element there are references to what the County has done and is doing for housing. In addition to all of the above requirements, the current revision must include the following:

- a. The number of new housing units approved for construction within the Coastal Zone after January 1, 1982.
- b. The number of housing units for persons and families of low or moderate income (as defined in Section 50093 of the Health and Safety Code) required to be provided in new housing developments, either within the Coastal Zone or within three miles thereof pursuant to Section 65590.
- c. The number of existing residential dwelling units occupied by persons and families of low or moderate income (as defined in Section 50093 of the Health and Safety Code), that have been authorized to be demolished or converted since January 1, 1982 in the Coastal Zone.
- d. The number of residential dwelling units for persons and families of low or moderate income (as defined in Section 50093 of the Health and Safety Code) and that have been required for replacement or authorized to be converted or demolished as identified in "b" above. The location of the replacement units, either onsite, elsewhere within the locality's jurisdiction within the Coastal Zone, or within three miles of the Coastal Zone within the locality's jurisdiction, shall be designated in the review.

#### B. RELATIONSHIP OF THE HOUSING ELEMENT TO OTHER ELEMENTS

Section 65300.5 of the Government Code requires that each Element of the General Plan must be consistent with other Elements of the General Plan. While the fundamental goal of the Housing Element is to provide decent housing for all segments of the population, it must be achieved by maintaining consistency among all Elements of the General Plan.

The Housing Element must achieve consistency with other General Plan Elements by:

1. Utilizing the same population and housing unit projections as specified in the Land Use Element.

2. Preserving natural resources as set forth in the Conservation and Open Space Elements.
3. Recognizing environmental hazards and constraints described in the Conservation, Open Space, Safety, Seismic Safety and Noise Elements.
4. Preserving and/or creating an urban environment and community character as specified in the Land Use Element.
5. Recognizing the location and scale of proposed thoroughfares, streets and transportation systems established in the Circulation Element.

C. OTHER LOCAL POLICIES AND PROGRAMS

In order to effectively plan, local governments develop planning policies and programs outside the General Plan, which must also be taken into consideration in the development of the Housing Element. Within Ventura County, the following policies and programs are most notable:

1. Guidelines for Orderly Development

In 1969, the Local Agency Formation Commission (LAFCO), the County of Ventura, and the local cities adopted a policy statement in regard to urban growth. The policy states that urban development should occur in or adjacent to cities where urban services exist. The intent was to prevent urban sprawl. By directing development to certain areas within the County, the development could be adequately planned for and serviced more efficiently. At the same time the policy helps in preserving the open space between cities which contributes to a unique sense of community within each area. In 1976, the policy was strengthened and was adopted as the "Guidelines for Orderly Development."

2. Population and Dwelling Unit Forecasts

In 1974, the County of Ventura, the local cities and other interested agencies participated in the formulation of a unified population/land use forecast for the County as a whole, and for geographic sub-areas. This program, then known as the Regional Land Use Program (RLUP), and now known as the Countywide Planning Program (CPP), facilitates cooperative planning among jurisdictions. One responsibility of the CPP is to act as the advisory committee for periodic updates of population and dwelling unit forecasts. These forecasts are utilized in all Countywide planning programs. The forecast is a major element of the "208" Waste Water Treatment Plan and the Air Quality Management Plan.

a. 208 Waste Water Treatment Plan

This plan and related studies address a wide variety of local water problems including use of surface water, overdrafting of groundwater basins, solutions to prevent or reverse seawater intrusion into aquifers, use of reclaimed water, and water conservation studies.

b. Air Quality Management Plan

This plan attempts to meet national clean air standards by controlling point source (industrial plants, etc.) and non-point source (automobile, urban growth, etc.) emissions.

3. Capital Improvement Program

Through this program, the network of publicly owned facilities, such as roads, water and sewer facilities, flood control facilities, public buildings, and parks is established. While capital facilities are built to accommodate present and anticipated needs, roads, water and sewer facilities play a major role in determining the location, intensity and timing of future development.

Since the passage of Proposition 13, most funds available for capital improvements in the unincorporated area of the County have been spent on the repair and maintenance of existing roads and flood control facilities, leaving the expansion of sewer facilities and water systems primarily to the Federal government and local developers.



### III. HOUSING NEEDS, RESOURCES AND CONSTRAINTS

#### A. EXISTING HOUSING NEEDS

Before any problem can be solved, its nature and scope must be defined. The following housing needs analysis provides this definition, and is the base upon which subsequent planning and housing programs rest. It not only describes current unmet housing needs, but presents other data necessary to understand the present situation and to find solutions to the County's housing problems.

##### 1. Data Sources and Method of Analysis

The best available data source for the County was the 1980 U.S. Census. Both the Summary Tape File 1 (STF-1) and Summary Tape File 3 (STF-3) were used. STF-1 is a 100% count, whereas STF-3 is a 20% sample count with the figures weighted to achieve a total count.

In order to quantify and address housing needs in the unincorporated areas of the County, Census County Divisions were chosen as the geographical unit to study. The use of these County subareas for data analysis facilitates an understanding of local population and housing conditions, which a countywide assessment could not do. In turn, the identification of those areas most in need allows development of specific goals and objectives for the Housing Element which will most benefit the County.

Census County Division (CCD) boundaries are established cooperatively by the Census Bureau and both State and local government authorities. Ventura County has twelve CCDs, eleven of which are in the urbanized south half of the County (see Figure 1).

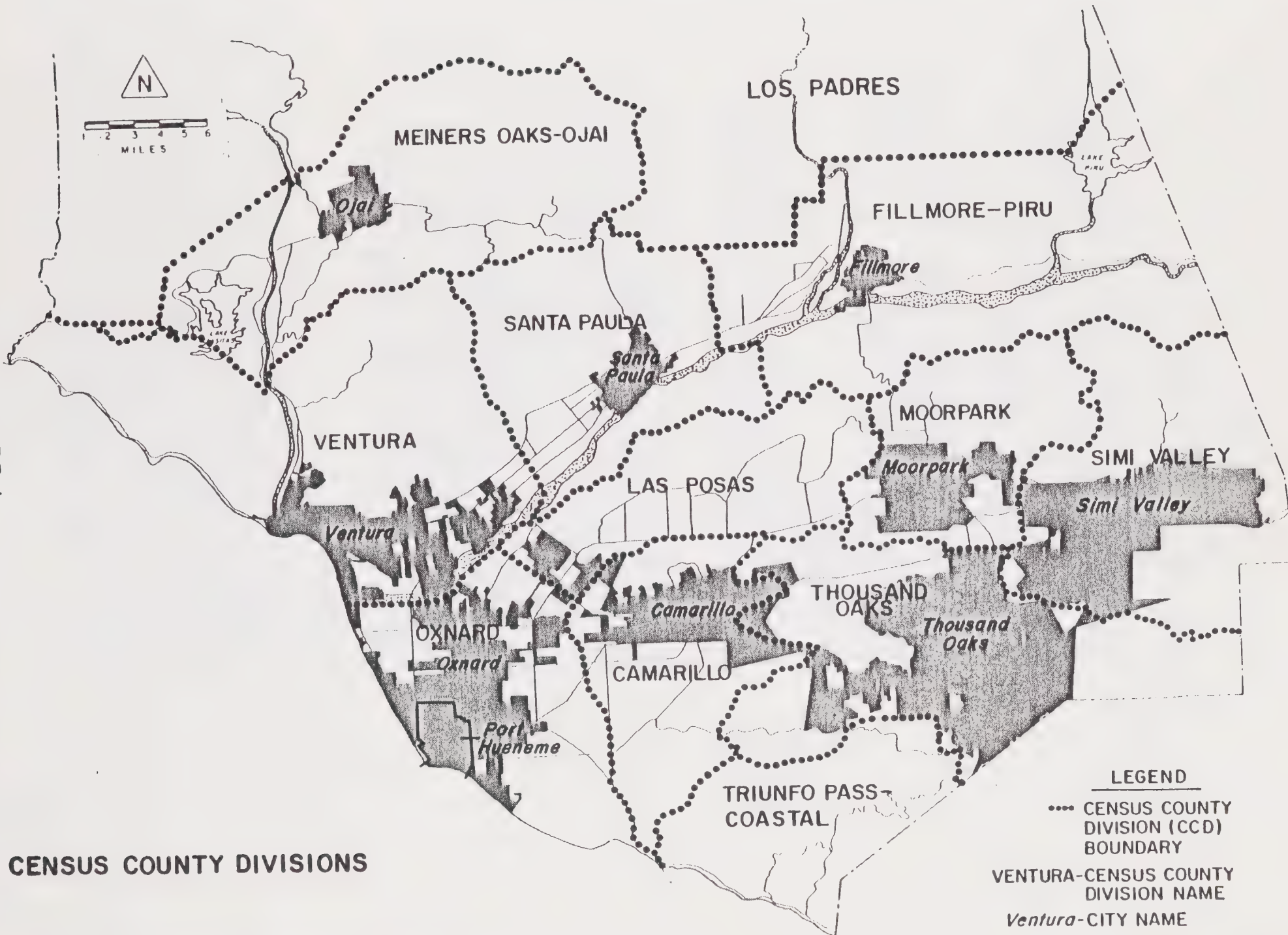
The CCD figures include both unincorporated and incorporated area totals. In order to address only the unincorporated areas of the County, the respective city figures were subtracted from the total for each CCD. Because the City of Moorpark did not incorporate until after the census was taken, data was not directly available for the city. Since the population of Moorpark (at the time the census was taken) was equal to 88% of the population of the Moorpark CCD, that percentage was applied to other data in order to arrive at a figure for the unincorporated area of the Moorpark CCD.

Unless otherwise noted, all data, and the analysis thereof, dates back to the 1980 Census.

##### 2. Population and Household Characteristics

In order to gain some familiarity with the County, and the subareas (CCDs) within it, an overview of population and household characteristics is necessary.

FIGURE 1



a. Population

On April 1, 1980, Ventura County had 529,174 people with 99,444 (18.8%) residing in the unincorporated area of the County. Since the incorporation of Moorpark in 1983, the unincorporated population accounts for 17.3% (91,793 persons) of the countywide population. The rate of growth experienced between 1970 and 1980 was 39.8% Countywide, as opposed to 10.2% in the unincorporated County. On January 1, 1984, the estimated Countywide population was 579,946 (California Department of Finance).

The distribution of population within the County, in 1980, can be seen in Table 1. The CCDs with the highest concentration of population in the unincorporated areas are the Thousand Oaks CCD followed by the Meiners Oaks-Ojai CCD and the Oxnard CCD. The lowest concentration of population is in the Los Padres CCD.

b. Age Characteristics

The majority (61%) of the unincorporated population is aged 18 to 64 years. Table 2 illustrates the age distribution by sex for each CCD. The areas with the greatest number of young people (0 to 17 years) are the Thousand Oaks, Oxnard, and Meiners Oaks-Ojai CCDs.

The elderly (65 and older) account for 8.8% of the unincorporated population, as opposed to 8.3% countywide. There are more female elderly than male; they comprise 56% of the elderly population in the unincorporated County and 59% countywide. Figure 2 shows the unincorporated CCDs with the highest concentrations of elderly, and their distribution in the unincorporated County. By far the Meiners Oaks-Ojai CCD has the largest concentration with 15.1% of the population in the CCD being elderly. And, in fact, that CCD contains 36% of the total elderly population found in the unincorporated County. The lowest concentrations are found in the Moorpark and Simi Valley CCDs with 4% and 5% respectively. In addition to Meiners Oaks-Ojai, the CCDs which exceed the Countywide (incorporated and unincorporated) figure of 8.3% elderly are the Los Padres, Fillmore-Piru, Ventura and Camarillo CCDs.

c. Race/Ethnicity

The unincorporated County is largely White, with 86.5% of the population within that racial group. Table 3 shows the racial composition of each CCD. The Thousand Oaks CCD has the greatest percentage of Whites with 97.5% of its population in that group. (Missing from Table 3, is the population which identified itself as "other.") Table 3 also shows the concentration of persons describing themselves as being of Spanish origin. It should be noted that this is not a separate racial group, since a person of Spanish origin can be of any racial group. The Fillmore-Piru CCD had the highest concentration of persons of Spanish origin, with 55.3% of the unincorporated CCD population categorizing themselves as such. Besides Fillmore-Piru, the other CCDs with large



TABLE 1  
TOTAL POPULATION (1980)

<u>CCD</u>	<u>UNINCORPORATED CCD</u>	<u>TOTAL CCD</u>
Camarillo	9,535	43,058
Fillmore - Piru	3,748	13,350
Las Posas	2,433	3,027
Los Padres	487	487
Meiners Oaks - Ojai	18,967	25,783
Moorpark	1,073	8,724
Oxnard	18,039	143,443
Santa Paula	3,295	23,847
Simi Valley	3,881	81,381
Thousand Oaks	20,195	101,541
Triunfo Pass - Coastal	1,058	1,058
Ventura	9,082	83,475
Total	91,793	529,174

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

TABLE 2  
AGE DISTRIBUTION BY SEX

CCD*	0-17 YEARS		18-64 YEARS		65+ YEARS	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
Camarillo	1,320	1,192	3,280	2,928	408	407
Fillmore - Piru	734	579	1,211	939	185	160
Las Posas	425	412	730	730	60	76
Los Padres	74	58	164	146	25	20
Meiners Oaks - Ojai	2,527	2,426	5,696	5,451	1,241	1,626
Moorpark	196	174	320	315	19	24
Oxnard	2,982	2,943	5,971	5,074	496	573
Santa Paula	561	533	1,037	913	125	126
Simi Valley	618	579	1,290	1,200	82	112
Thousand Oaks	3,459	3,398	6,030	5,998	481	829
Triunfo Pass - Coastal	94	109	430	358	35	32
Ventura	1,407	1,340	2,704	2,707	415	509
Total Unincorporated	14,397	13,743	28,863	26,759	3,572	4,494
Total County	84,135	80,871	161,061	159,306	18,174	25,627

\* Unincorporated Area Only

Source: 1980 U.S. Census (STF-1)  
Ventura County Planning Division

FIGURE 2

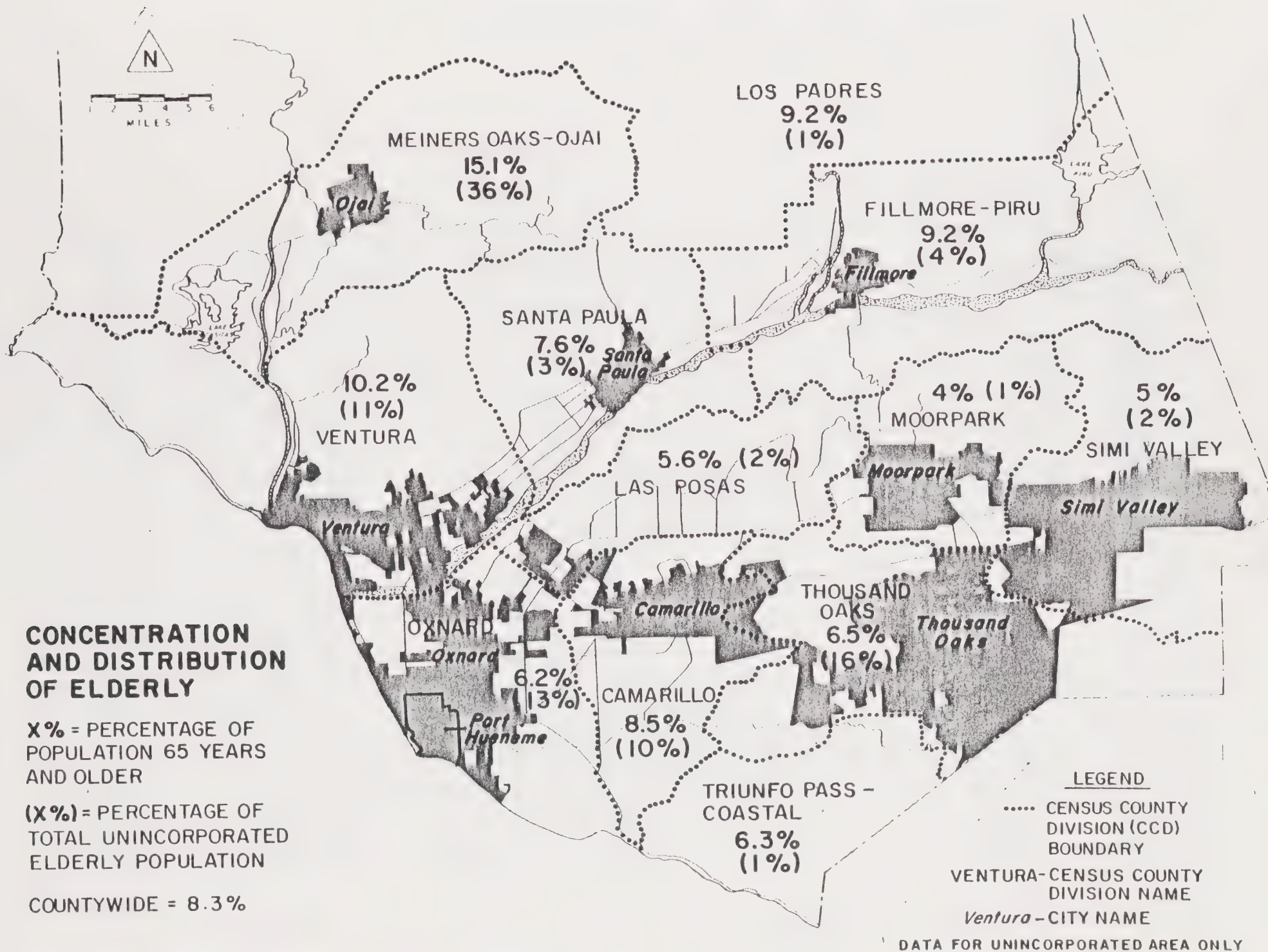




TABLE 3

RACE/ETHNICITY AS A  
PERCENTAGE OF TOTAL POPULATION

<u>CCD*</u>	WHITE	BLACK	INDIAN	ASIAN	SPANISH ORIGIN
Camarillo	89.6%	2.3%	0.9%	2.5%	9.4%
Fillmore - Piru	75.3%	1.5%	1.0%	0.1%	55.3%
Las Posas	83.0%	3.8%	Ø	Ø	34.0%
Los Padres	78.0%	Ø	Ø	Ø	9.2%
Meiners Oaks - Ojai	95.0%	Ø	1.0%	1.0%	7.3%
Moorpark	80.0%	Ø	Ø	2.3%	32.0%
Oxnard	72.1%	1.8%	1.7%	2.9%	38.7%
Santa Paula	75.1%	Ø	0.8%	1.0%	50.0%
Simi Valley	97.0%	0.5%	0.4%	0.4%	9.0%
Thousand Oaks	97.5%	0.4%	0.5%	1.0%	4.9%
Triunfo Pass - Coastal	97.0%	Ø	Ø	Ø	7.5%
Ventura	75.5%	0.6%	1.5%	0.8%	33.0%
Total Unincorporated	86.5%	0.9%	1.0%	1.4%	20.3%
Total County	82.7%	2.1%	1.0%	3.0%	21.4%

\* Unincorporated Area Only

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

concentrations of persons of Spanish origin are Santa Paula (50%), Oxnard (38.7%), Las Posas (34%), Ventura (33%), and Moorpark with 32% of its population being of Spanish origin. After Whites, the second largest racial group in the unincorporated County is Asian which accounts for 1.4% of the population.

d. Group Quarter Population

Table 4 illustrates the distribution of the population in the County that resides in group quarters (a group quarter is not a household, but is for example, a rooming house or a nursing home).

The population in group quarters accounts for 3.5% of the total unincorporated population. The other 96.5% (88,584 persons) live in households.

e. Household Characteristics

1) Number and Distribution.

The term "household" refers to the person or persons living in a housing unit. A person living alone, or with unrelated individuals only, is regarded as a household but not as a family. A household can contain one or more families. The number of households is equal to the number of occupied housing units, since the term refers to the number of households and not the population within them. Table 5 shows the number of households and families, and Figure 3 illustrates the distribution of households by CCD for the unincorporated County. The largest number of households is found in the Meiners Oaks-Ojai CCD, followed by the Thousand Oaks and Oxnard CCDs. The lowest number of households is found in the Los Padres and Moorpark CCDs, with both containing just 1% of the households in the unincorporated County. In 1980, there were 172,804 households in Ventura County, and in January 1984 it was estimated by the State Department of Finance that there were 187,761. This increase represents a 9% rate of growth in households in less than four years.

2) Household Size.

Figure 4 shows the average household size for each CCD. The Simi Valley CCD has the highest figure, with an average of 3.49 persons per household, followed closely by Las Posas with 3.45 persons per household. The smallest household size is found in the Triunfo Pass-Coastal CCD which has 2.28 persons per unit.

3) Overcrowding.

A unit is considered overcrowded if it has 1.01 or more persons per room (a "room" is a divided area which is intended for living purposes, such as a living room, dining room, kitchen or bedroom, but not a bathroom, hall or utility

TABLE 4  
POPULATION IN GROUP QUARTERS

<u>CCD</u>	<u>UNINCORPORATED CCD</u>	<u>TOTAL CCD</u>
Camarillo	1,513	1,998
Fillmore - Piru	89	335
Las Posas	432	555
Los Padres	0	0
Meiners Oaks - Ojai	370	728
Moorpark	0	0
Oxnard	228	3,953
Santa Paula	95	307
Simi Valley	5	120
Thousand Oaks	331	1,389
Triunfo Pass - Coastal	0	0
Ventura	146	879
Total	3,209	10,264

Source: 1980 U.S. Census (STF-1 and STF-3)  
Ventura County Planning Division



TABLE 5

TOTAL HOUSEHOLDS/FAMILIES

<u>CCD*</u>	<u>HOUSEHOLDS</u>	<u>FAMILIES</u>
Camarillo	2,736	2,154
Fillmore - Piru	1,110	956
Las Posas	699	655
Los Padres	167	123
Meiners Oaks - Ojai	6,926	5,126
Moorpark	313	268
Oxnard	5,480	4,177
Santa Paula	968	832
Simi Valley	1,291	1,022
Thousand Oaks	5,918	5,340
Triunfo Pass - Coastal	443	264
Ventura	3,002	2,279
Total Unincorporated	29,053	23,196
Total County	172,804	135,356

\* Unincorporated Area Only

Source: 1980 U.S. Census (STF-1 and STF-3)  
Ventura County Planning Division

FIGURE 3

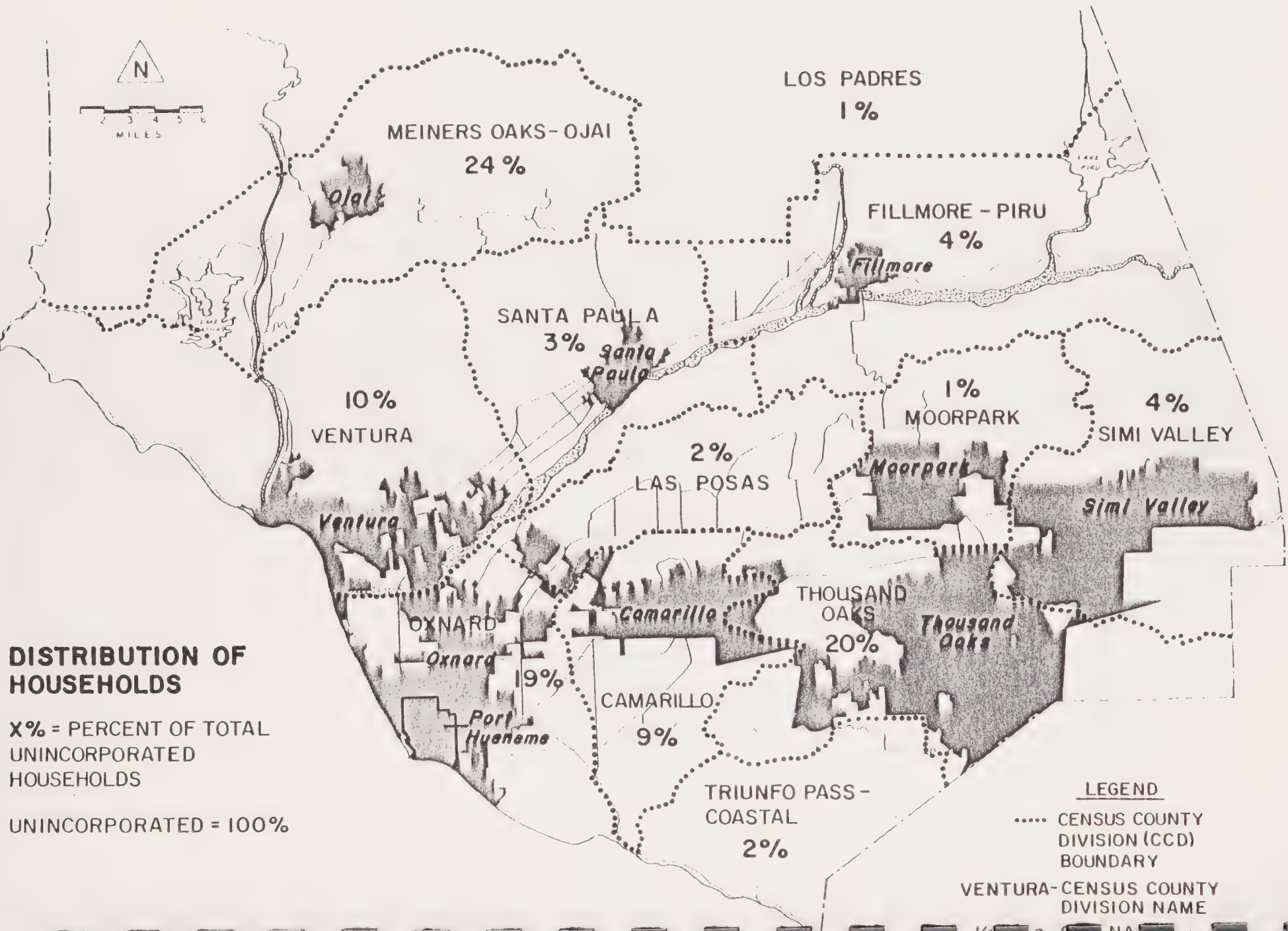
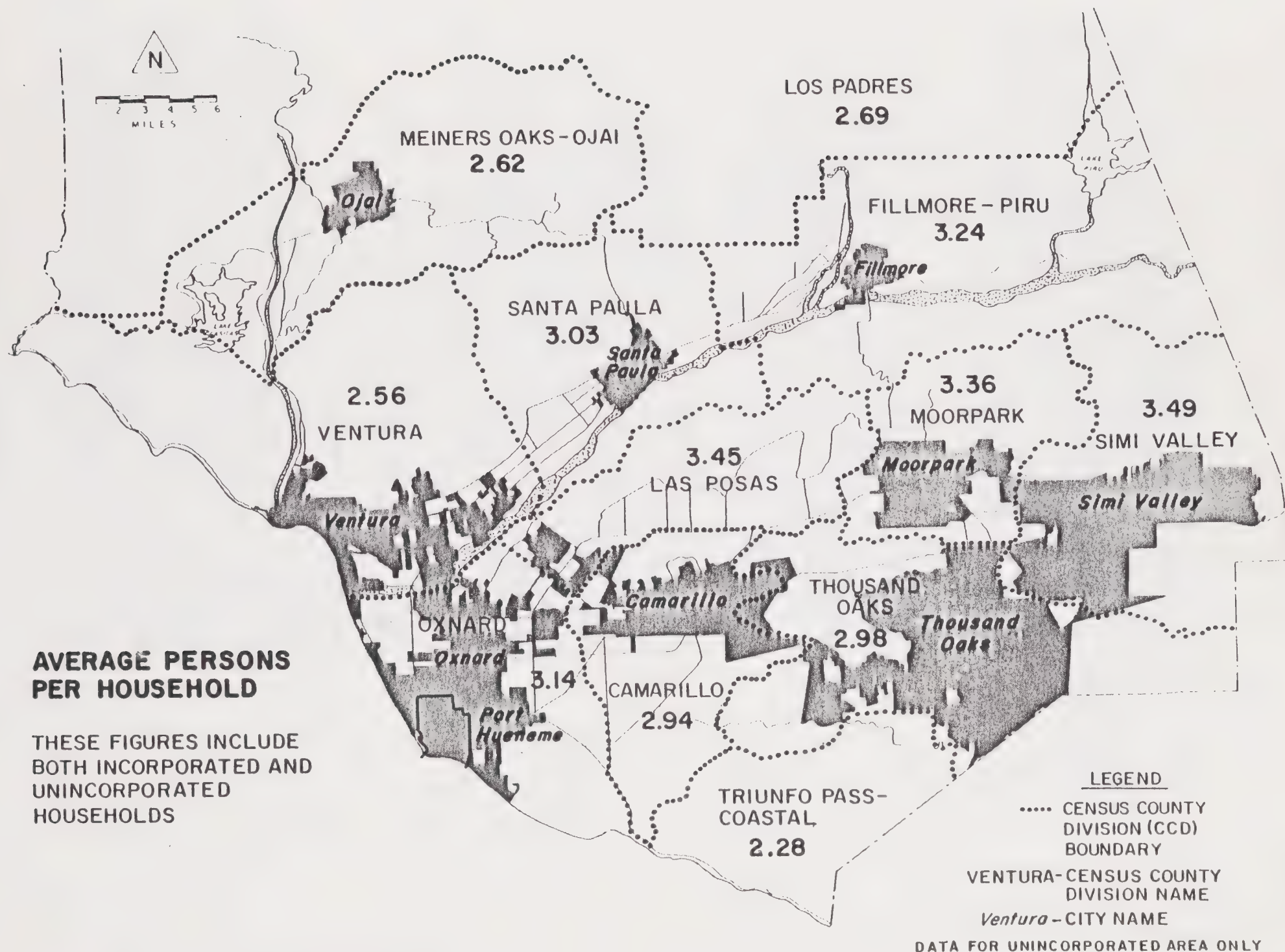


FIGURE 4





room). The unincorporated County has 2289 (8% of all unincorporated) households which are living in overcrowded conditions. The Oxnard CCD has the largest share of those, with 801 overcrowded units. The Oxnard CCD is followed by the Ventura CCD which has 335 overcrowded units, the Fillmore-Piru CCD with 238 and then the Santa Paula CCD with 187 overcrowded units. The Los Padres CCD has the least, with 19 overcrowded units. Of the overcrowded units in the unincorporated County, one in twenty suffers from a lack of plumbing facilities (see Table 6).

#### 4) Household Income.

1980 median household incomes for each CCD can be seen in Table 7. The highest median incomes were found in the Thousand Oaks and Simi Valley CCDs, and the lowest was found in the Santa Paula CCD. Table 8 illustrates the income categories of very low, low and moderate incomes. It should be noted, that because of the aggregation of the Census data, it was not possible to use the exact income categories as defined in Table 8 so slightly different figures were utilized (see the footnote on Table 9).

Table 9 shows the number of households in each CCD which earned very low, low and moderate incomes. The CCDs with the greatest number of very low, low and moderate income households were the Meiners Oaks-Ojai CCD and Oxnard CCD; the lowest numbers were found in the Los Padres and Moorpark CCDs. Figure 5 illustrates, for each area, concentrations of very low, low and moderate income households. Of the households in the Fillmore-Piru CCD, 32% were earning very low incomes, 27% were earning low incomes, and 19% were earning moderate incomes. On the other hand, in the Thousand Oaks CCD just 9% of the households were very low income, 12% were low income and 15% were moderate income, so that 64% were earning incomes in excess of \$25,000 a year.

The Countywide median income in 1983 was \$30,600 (a 44% increase in just three years).

#### 5) Overpayment for Housing.

Income, quite obviously, plays a very large role in the ability to obtain and afford decent housing. The Department of Housing and Community Development (HCD) generally considers housing affordable if the monthly mortgage or rental payment does not exceed 25% of gross household income. However, it is known that low income households pay proportionately more of their monthly income on housing than higher income households do, and so it is considered reasonable by HCD for moderate income households to pay 35% of gross income. In fact, in the unincorporated County, 81% of all very low income households who rent pay more than 25% of their income on rental housing, while fifty-one percent of

TABLE 6

HOUSING UNITS OVERCROWDED AND  
HOUSING UNITS OVERCROWDED WITHOUT PLUMBING

CCD*	UNITS OVERCROWDED		UNITS OVERCROWDED WITHOUT PLUMBING	
	RENT	OWN	RENT	OWN
Camarillo	84	28	16	0
Fillmore - Piru	190	48	28	2
Las Posas	63	15	1	0
Los Padres	7	12	3	7
Meiners Oaks - Ojai	148	163	0	9
Moorpark	20	15	1	0
Oxnard	500	301	16	4
Santa Paula	161	26	4	0
Simi Valley	19	26	1	1
Thousand Oaks	28	75	0	2
Triunfo Pass - Coastal	11	14	1	1
Ventura	240	95	7	1
Total Unincorporated	1,471	818	78	27
Total County	7,983	4,948	343	134

\* Unincorporated Area Only

Source: 1980 U.S. Census  
Ventura County Planning Division

TABLE 7

MEDIAN HOUSEHOLD INCOME (1980)

<u>CCD*</u>	<u>MEDIAN INCOME</u>
Camarillo	\$25,097
Fillmore - Piru	16,110
Las Posas	24,659
Los Padres	18,173
Meiners Oaks - Ojai	18,127
Moorpark	22,368
Oxnard	17,407
Santa Paula	16,054
Simi Valley	26,549
Thousand Oaks	27,113
Triunfo Pass - Coastal	18,992
Ventura	18,519
<hr/>	
Countywide	\$21,243
Countywide (1983)**	\$30,600

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

\* Data for Total CCD

\*\* Federal Department of Housing and Urban Development



TABLE 8

DEFINED INCOME CATEGORIES

<u>INCOME CATEGORY</u>	<u>1980</u>		<u>YEARLY GROSS INCOME</u>	<u>MONTHLY GROSS INCOME</u>
	<u>PERCENT OF COUNTY MEDIAN</u>			
Very low	Not greater than	50%	\$10,621.50	\$ 885
Low	Not greater than	80%	\$16,994.40	\$1,416
Moderate	Not greater than	120%	\$25,491.60	\$2,124
County Median		100%	\$21,243.00	\$1,770

Source: 1980 U.S. Census  
Ventura County Planning Division

1983

Very low		\$15,300.00	\$1,275
Low		\$24,480	\$2,040
Moderate		\$36,720	\$3,060
County Median		\$30,600	\$2,550

Source: U. S. Department of Housing and Urban Development  
Ventura County Planning Division

TABLE 9

HOUSEHOLDS OF VERY LOW, LOW AND MODERATE INCOMES

<u>CCD*</u>	<u>VERY LOW<sup>1</sup></u>	<u>LOW<sup>2</sup></u>	<u>MODERATE<sup>3</sup></u>
Camarillo	395	439	415
Fillmore - Piru	350	304	209
Las Posas	74	126	139
Los Padres	40	40	36
Meiners Oaks - Ojai	1,842	1,496	1,137
Moorpark	47	59	75
Oxnard	1,286	1,505	1,210
Santa Paula	237	258	186
Simi Valley	197	150	238
Thousand Oaks	549	711	893
Triunfo Pass - Coastal	86	117	54
Ventura	873	773	563
Total Unincorporated	5,976	5,978	5,155
Total County	33,940	35,433	33,659

\* Unincorporated Area Only

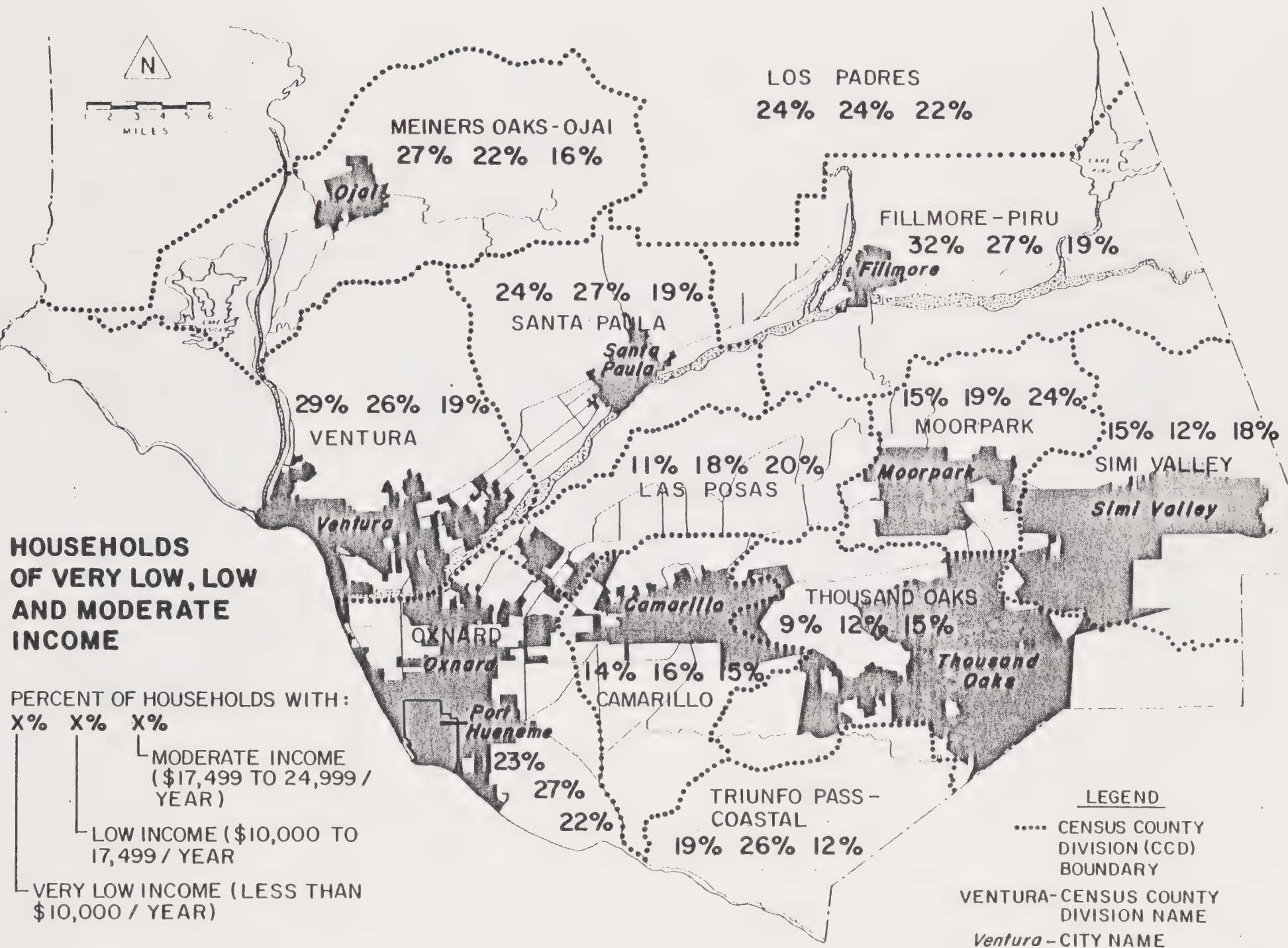
1 - Less than \$10,000/year

2 - \$10,000 to \$17,499/year

3 - \$17,499 to \$24,999/year

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

FIGURE 5





low income households pay more than 25%, but just 22% of those of moderate income pay that much.

For housing which is owned, 55% of all households of very low income pay in excess of 25% of their incomes on housing, while 36% of low income households pay over 25% but only 24% of moderate income households pay that much. This results in less money being available to households of very low, and low income for other essential items such as food, clothing, and transportation. Overcrowding or occupancy of substandard units results when affordable housing is not available to lower income persons.

Table 10 shows the number of very low, low and moderate income households paying greater than 25% of their income on rent, and the number of moderate income households paying greater than 35%. ("Gross rent," is rent plus the estimated average monthly cost of utilities.) Table 10 also shows the percentage of total households who rent in each income group that are overpaying. Table 11 shows the number of very low, low and moderate income households paying over 25% of their income on a mortgage payment, as well as the number of moderate income households paying more than 35%. This table also shows the percentage of total households who own in each income group that are overpaying. It is important to note that the income categories on these tables are not the same as those on Table 9 or those defined on Table 8. Because of the organization of the census data, the following income categories were used: Very low income = less than \$10,000 per year; Low income = \$10,000 - \$14,999 per year; Moderate income = \$15,000 per year and over. Consequently, the "moderate" category includes all upper income households, as well as households which actually have a low income by definition.

Table 12 clearly shows that more very low, and low income households rent rather than own their housing and that many more moderate income households own rather than rent.

### 3. Housing Units

#### a. Housing Mix

In 1980 there were 31,364 housing units (total) in the unincorporated County. Of the year-round units in Ventura County, 72% are single-family units, 23% are multi-family units and 5% are mobile homes. In all the unincorporated portions of the CCDs, except Triunfo Pass-Coastal, an even greater proportion is of single-family units. In Thousand Oaks, for example, 93% (5,476 units) of the housing units are single-family. The area with the highest proportion of multi-family units is the Triunfo Pass-Coastal CCD which has 46% (183 units) in that category. The Oxnard CCD has the greatest number of multi-family units and Los Padres has the fewest. The area with the highest proportion of

TABLE 10

VERY LOW, LOW AND MODERATE  
INCOME HOUSEHOLDS PAYING OVER 25% OF INCOME ON RENT  
AND MODERATE INCOME HOUSEHOLDS PAYING OVER 35%

<u>CCD*</u>	VERY LOW <sup>1</sup>		LOW <sup>2</sup>		25% MODERATE <sup>3</sup>		35%	
	#	%	#	%	#	%	#	%
Camarillo	98	45	33	34	31	12	5	2
Fillmore - Piru	48	72	11	15	5	5	0	-
Las Posas	20	95	12	44	7	23	0	-
Los Padres	0	-	8	50	13	65	5	25
Meiners Oaks - Ojai	464	90	164	48	172	26	38	6
Moorpark	22	100	12	75	11	28	3	8
Oxnard	610	87	354	53	193	18	41	4
Santa Paula	56	49	13	27	0	-	0	-
Simi Valley	43	80	30	100	36	40	6	7
Thousand Oaks	94	100	52	100	93	34	31	11
Triunfo Pass - Coastal	31	100	33	87	29	40	11	15
Ventura	366	80	133	53	102	23	5	1
Total Unincorporated	1,852	81	855	51	692	22	145	5
Total County	16,267	87	7,658	65	6,353	17	1,421	6

\* Unincorporated Area Only

1 - Less than \$10,000/year

2 - \$10,000 to \$14,999/year

3 - \$15,000 and above

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

TABLE 11

VERY LOW, LOW AND MODERATE  
INCOME HOUSEHOLDS PAYING OVER 25% OF INCOME ON MORTGAGE  
AND MODERATE INCOME HOUSEHOLDS PAYING OVER 35%

CCD*	VERY LOW <sup>1</sup>		LOW <sup>2</sup>		25% MODERATE <sup>3</sup>		35%	
	#	%	#	%	#	%	#	%
Camarillo	92	84	75	52	344	22	133	9
Fillmore - Piru	15	47	0	-	26	12	16	7
Las Posas	12	100	7	24	73	24	35	12
Los Padres	0	-	0	-	20	29	20	29
Meiners Oaks - Ojai	313	49	95	28	611	22	236	9
Moorpark	11	85	10	63	56	42	15	11
Oxnard	137	50	80	27	247	17	93	6
Santa Paula	15	43	0	-	36	18	23	12
Simi Valley	51	52	33	69	200	26	120	16
Thousand Oaks	239	82	137	54	1,088	28	462	12
Triunfo Pass - Coastal	0	-	7	50	67	65	32	31
Ventura	67	32	53	27	170	17	66	7
Total Unincorporated	952	55	497	36	2,938	24	1,251	10
Total County	5,455	67	3,724	49	20,406	28	7,766	11

\* Unincorporated Area Only

1 - Less than \$10,000/year

2 - \$10,000 to \$14,999/year

3 - \$15,000 and above

Source: 1980 U.S. Census (STF-3)  
 Ventura County Planning Division



TABLE 12

NUMBER OF HOUSEHOLDS OF VERY LOW, LOW AND MODERATE INCOMESOWNING AND RENTING

<u>CCD*</u>	VERY LOW <sup>1</sup>		LOW <sup>2</sup>		MODERATE <sup>3</sup>	
	OWN	RENT	OWN	RENT	OWN	RENT
Camarillo	121	245	144	108	1,561	270
Fillmore - Piru	33	108	27	91	215	100
Las Posas	12	21	29	34	304	50
Los Padres	15	0	0	16	69	20
Meiners Oaks - Ojai	663	630	338	384	2,726	736
Moorpark	13	23	16	17	134	39
Oxnard	272	809	291	719	1,478	1,153
Santa Paula	35	143	13	33	196	140
Simi Valley	111	71	48	35	761	102
Thousand Oaks	303	102	252	60	3,870	285
Triunfo Pass - Coastal	0	43	14	42	103	88
Ventura	211	526	196	273	981	441
Total Unincorporated	1,789	2,721	1,368	1,812	12,398	3,424

\*Unincorporated Area Only

1 - Less than \$10,000/year

2 - \$10,000 to \$14,999/year

3 - \$15,000 and above/year

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

mobile homes is the Meiners Oaks-Ojai CCD, with 13%, or 935 units (see Figure 6 and Table 13).

On January 1, 1984, the estimated number of housing units, Countywide, was 196,636, with 26,886 in the unincorporated areas. Because of annexations since 1980, the unincorporated area of the County reduced its number of housing units by 4478. Since the Census the ratio of single-family units, multi-family units and mobile homes has remained constant in the County (State Department of Finance).

b. Tenure

The ownership or rental status of a unit is referred to as "tenure."

In the unincorporated County there are 20,157 ownership units and 9,759 rental units (see Table 14). Twenty-seven percent of all single family units are renter occupied, while 76% of all multi-family units are occupied by renters, and just 19% of all mobile homes are rented.

Within the unincorporated County, the percentage of rented single-family units varies widely, from 53% in the Santa Paula CCD to 8% in the Thousand Oaks CCD. The variation is also visible with respect to multi-family units, with 92% of the multi-family units being renter occupied in Camarillo, and just 40% being renter occupied in Thousand Oaks. Mobile homes are 100% renter occupied in some areas (Las Posas, Santa Paula) and 0% renter occupied in others (Simi Valley, Thousand Oaks). Figure 7 shows this variation.

c. Vacancy

According to the Department of Housing and Urban Development (HUD) it is important that a 5% vacancy rate be maintained in the housing market to facilitate mobility and an adequate supply of housing. Table 15 shows the vacancy rates for ownership as well as rental units within the unincorporated County. Vacancy rates for rental units are consistently higher than those for ownership units, but are still very low overall. There are several areas which are below the 5% vacancy rate for rental units, and all CCDs but Triunfo Pass-Coastal have vacancy rates below 5% for ownership units, and in many cases have vacancy rates as low as 1%.

The estimated vacancy rate on January 1, 1984, for the entire County was 4.51%. That number includes units which are vacant but are not for sale or for rent (State Department of Finance).

d. Age of Structure

The years during which most housing was built in the County were from 1960 to 1969. Figure 8 illustrates the areas in the unincorporated County which have an old, and conversely a new

FIGURE 6

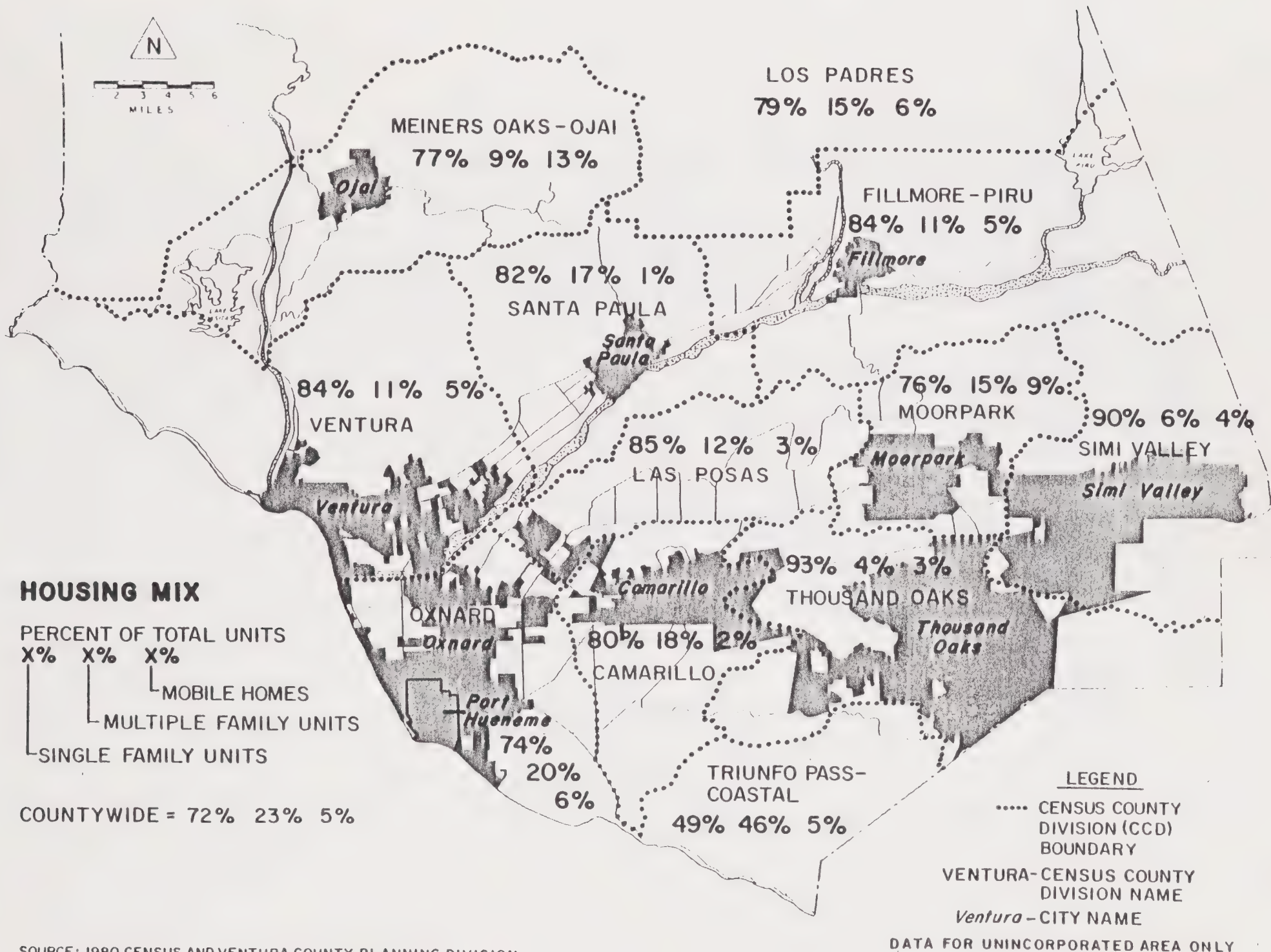




TABLE 13  
HOUSING MIX BY TENURE

CCD*	SINGLE FAMILY		MULTIPLE FAMILY		MOBILE HOMES	
	TOTAL OCCUPIED	RENTER OCCUPIED	TOTAL OCCUPIED	RENTER OCCUPIED	TOTAL OCCUPIED	RENT OCCUPIED
Camarillo	2,313	340	396	364	61	1
Fillmore - Piru	886	465	118	74	52	2
Las Posas	605	210	70	44	20	20
Los Padres	164	50	7	0	12	
Meiners Oaks - Ojai	5,411	1,228	647	471	935	16
Moorpark	238	63	44	24	26	
Oxnard	4,068	1,842	1,043	902	352	11
Santa Paula	743	392	158	109	7	
Simi Valley	1,173	199	54	29	56	
Thousand Oaks	5,476	459	207	83	200	0
Triunfo Pass - Coastal	233	86	183	122	21	
Ventura	2,529	1,020	364	282	155	2
Total Unincorporated	23,839	6,354	3,291	2,504	1,897	36
Total County	125,786	26,029	38,595	32,567	8,400	1,154

\* Unincorporated Area Only

SOURCE: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

TABLE 14  
HOUSING UNITS BY TENURE

<u>CCD</u>	<u>OWNERSHIP UNITS</u>	<u>RENTAL UNITS</u>
Camarillo	2,064	842
Fillmore - Piru	503	570
Las Posas	467	254
Los Padres	114	74
Meiners Oaks - Ojai	5,239	1,908
Moorpark	233	93
Oxnard	2,632	3,068
Santa Paula	403	522
Simi Valley	1,065	240
Thousand Oaks	5,373	555
Triunfo Pass - Coastal	271	254
Ventura	1,793	1,379
Total Unincorporated	20,157	9,759
Total County	116,043	62,908

Source: 1980 U. S. Census (STF-1 and STF-3)



LOS PADRES  
30% 0% 50%

MEINERS OAKS-OJAI  
23% 73% 17%

FILLMORE - PIRU  
52% 63% 38%

53% 69% 100%  
SANTA PAULA

40% 77% 14%  
VENTURA

26% 55% 4%  
MOORPARK

35% 63% 100%  
LAS POSAS

17% 54% 0%

SIMI VALLEY

## RENTAL UNITS

PERCENT OF UNITS BY  
TYPE WHICH ARE RENTER  
OCCUPIED:

X% X% X%

MOBILE HOMES  
MULTIPLE FAMILY UNITS  
SINGLE FAMILY UNITS

8% 40% 0%

THOUSAND OAKS

15% 92% 28%  
CAMARILLO

OXNARD

Oxnard

Port  
Hueneme

45%

86%

32%

TRIUNFO PASS -  
COASTAL

37% 67% 19%

## LEGEND

..... CENSUS COUNTY  
DIVISION (CCD)  
BOUNDARY

VENTURA-CENSUS COUNTY  
DIVISION NAME

Ventura - CITY NAME

FIGURE 7



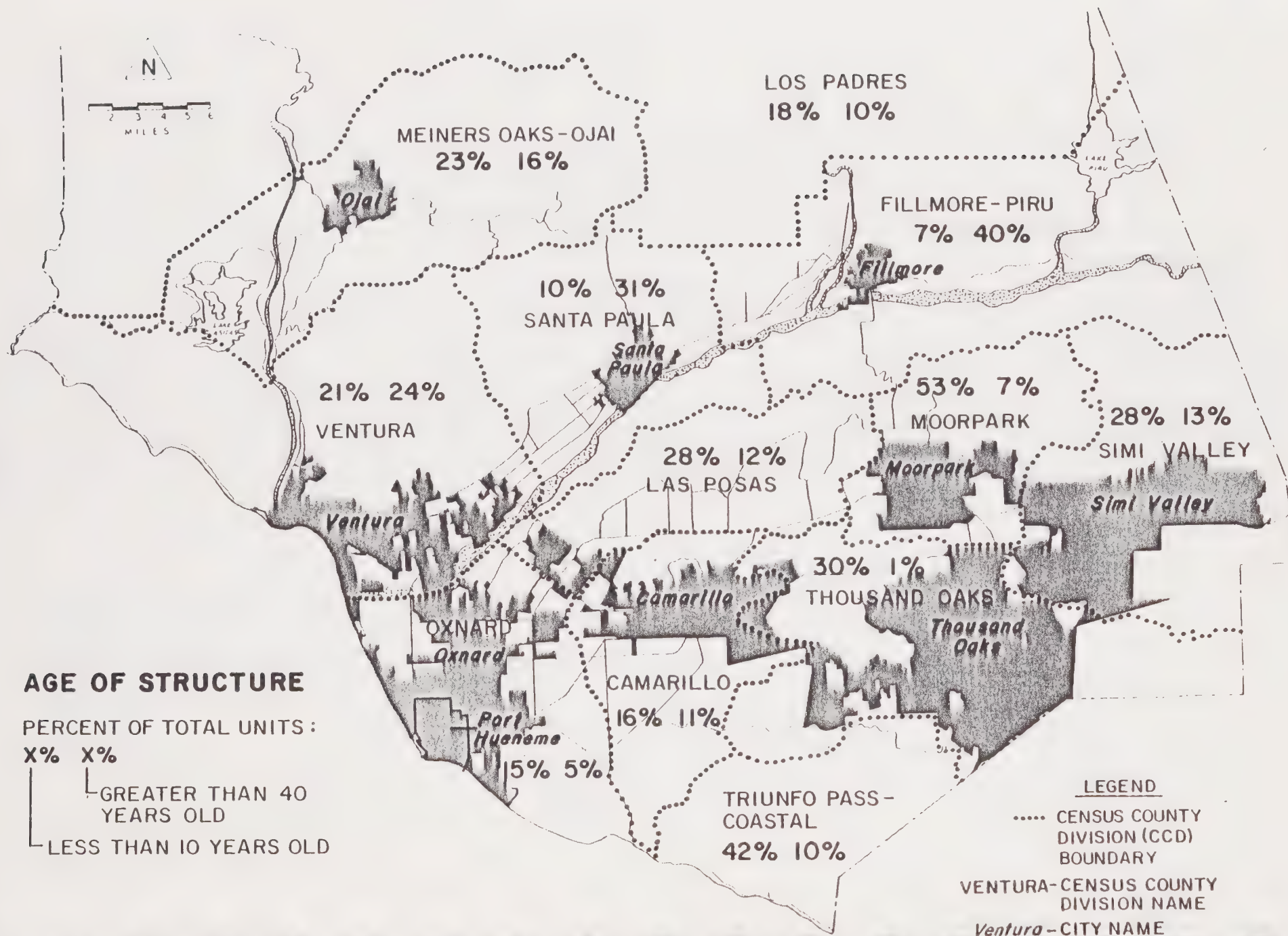
TABLE 15

VACANCY RATES BY TENURE

<u>CCD</u>	OWNERSHIP UNITS		RENTAL UNITS	
	<u># Vacant</u>	<u>% Vacant</u>	<u># Vacant</u>	<u>% Vacant</u>
Camarillo	22	1	110	13
Fillmore - Piru	3	1	12	2
Las Posas	9	2	7	3
Los Padres	1	1	6	8
Meiners Oaks - Ojai	97	2	62	3
Moorpark	8	3	6	6
Oxnard	58	2	192	6
Santa Paula	3	1	9	2
Simi Valley	36	3	10	4
Thousand Oaks	50	1	26	5
Triunfo Pass - Coastal	20	7	41	16
Ventura	70	4	51	4
Total	377	2	532	5
Total County	3,048	3	3,122	5

Source: 1980 U.S. Census (STF-1 and STF-3)

FIGURE 8



housing stock. The areas with the highest percentage of housing which is 10 years or younger are the Triunfo Pass-Coastal, Thousand Oaks, Moorpark, Simi Valley, and Las Posas CCDs. The areas with the highest percentage of older housing are Fillmore-Piru, Santa Paula and Ventura CCDs. Most new housing units are owned rather than rented (76% of all units built between 1970 and 1980 are owner-occupied), whereas with older units, only 50% are owner occupied. See Table 16.

e. Units without Plumbing

There are approximately 405 units in the unincorporated County which do not have plumbing (see Table 17). The CCD with the highest number is Meiners Oaks-Ojai which is closely followed by Fillmore-Piru. Of the occupied units without plumbing in the unincorporated County, 58% are renter occupied. Twenty-six percent of the units without plumbing are vacant.

f. Coastal Zone Housing Units

Section 65588 of the Government Code requires that the revision of the Housing Element provide the following information (this section is in response to that requirement):

1. Fifty two dwelling units on individual lots have been issued building permits since January 1, 1982.
2. No dwelling units were required to be supplied for low or moderate income households, since all new units were built on single lots, and were not in "developments".
3. Two dwelling units, occupied by low or moderate income households, were demolished since January 1, 1982.
4. No dwelling units have been required to be replaced.

g. Housing Value and Ability to Pay

Given the cost of the median priced house (1980) in each CCD (shown on Table 19), and assuming the monthly payment for that house should not exceed 25% of income for very low and low income households, and 35% for moderate income households, it can be clearly seen that high, and in some areas, very high incomes are needed to own a house (see Table 18). Table 19 shows what the monthly principal and interest payment would be for the median priced house with a loan given at 10% interest and one given at 15% interest. At the current rate of 13 3/4%, it is quite obvious that persons earning very low, low and even moderate incomes cannot afford the payments for the median priced house in each CCD. Table 20 illustrates this fact, showing the percent of monthly income for very low, low and moderate income households which would be paid for the median priced house. In many cases, the payment would far exceed income.

TABLE 16

YEAR STRUCTURE BUILT BY TENURE  
(YEAR-ROUND UNITS)

CCD*	1970-3/80		1960-1969		1950-1959		1940-1949		BEFORE 1939	
	RENT	OWN	RENT	OWN	RENT	OWN	RENT	OWN	RENT	OWN
Camarillo	34	428	108	991	178	387	249	119	152	124
Fillmore - Piru	401	48	52	86	107	79	166	72	210	212
Las Posas	33	163	35	133	92	86	44	39	70	0
Los Padres	0	41	18	36	5	6	33	29	0	15
Meiners Oaks - Ojai	256	1,277	412	1,376	437	1,080	364	712	393	687
Moorpark	31	132	13	34	32	39	3	5	9	12
Oxnard	420	318	749	517	1,110	1,337	385	321	192	114
Santa Paula	18	79	68	74	127	73	101	79	194	95
Simi Valley	25	322	35	420	54	149	48	75	66	89
Thousand Oaks	87	1,630	333	3,529	59	145	37	9	17	37
Triunfo Pass - Coastal	68	100	39	38	29	37	37	31	39	19
Ventura	171	360	178	271	251	491	313	229	409	366
Total	1,544	4,898	2,040	7,505	2,481	3,909	1,780	1,720	1,751	1,770
Total County	21,855	44,961	17,615	41,953	9,604	16,325	4,992	4,690	5,684	5,102

\* Unincorporated area only

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division



TABLE 17

HOUSING UNITS WITHOUT PLUMBING

<u>CCD*</u>	<u>RENTER OCCUPIED</u>	<u>OWNER OCCUPIED</u>	<u>TOTAL UNITS</u>
Camarillo <sup>1</sup>	16	23	39
Fillmore - Piru	35	4	76
Las Posas	2	2	6
Los Padres	7	15	40
Meiners Oaks - Ojai	31	40	83
Moorpark	2	0	3
Oxnard	41	12	61
Santa Paula	6	3	13
Simi Valley	4	6	19
Thousand Oaks	4	6	11
Triunfo Pass - Coastal	6	8	16
<u>Ventura</u>	<u>21</u>	<u>6</u>	<u>38</u>
Total Unincorporated	175	125	405
Total County	1,129	451	1,852

\* Unincorporated Area Only

Source: 1980 U.S. Census (STF-1)  
Ventura County Planning Division

1 - Because of an error in the census data, the exact numbers for this CCD are unavailable. The numbers shown are estimates.

TABLE 18

INCOME NEEDED TO AFFORD\* MEDIAN PRICED HOUSE

<u>CCD</u>	25% of Income		35% of Income	
	<u>Gross Monthly Income</u>	<u>Gross Annual Income</u>	<u>Gross Monthly Income</u>	<u>Gross Annual Income</u>
Camarillo	\$4,420	\$ 53,040	\$3,157	\$37,884
Fillmore - Piru	2,760	33,120	1,971	23,656
Las Posas	7,774	92,928	5,531	66,374
Los Padres	1,916	22,992	1,369	16,422
Meiners Oaks - Ojai	3,716	44,592	2,654	31,850
Moorpark	3,604	43,248	2,574	30,890
Oxnard	2,964	35,568	2,117	25,404
Santa Paula	2,960	35,520	2,114	25,370
Simi Valley	3,984	47,808	2,846	34,147
Thousand Oaks	5,175	62,112	3,697	44,363
Triunfo Pass - Coastal	8,392	100,704	5,908	70,900
Ventura	3,860	46,320	2,757	33,084
Countywide	\$3,914	\$ 46,965	\$2,813	\$33,758
Countywide 1983	\$5,308	\$ 63,696	\$3,815	\$45,782

\*Assumptions: Affordable = 25% and 35% of gross income; 10% down payment;  
30 year mortgage; 13 3/4 % interest

Source: Ventura County Planning Division

TABLE 19

MEDIAN HOUSING VALUE (1980) AND MONTHLY PAYMENT FOR HOUSE

<u>CCD</u>	<u>1980 MEDIAN VALUE</u>	<u>PAYMENT* AT 10% INTEREST</u>	<u>PAYMENT* AT 15% INTEREST</u>
Camarillo	\$105,400	\$ 832.40	\$1,199.35
Fillmore - Piru	65,800	519.76	748.88
Las Posas	184,700	1,458.77	2,101.84
Los Padres	45,700	360.91	520.02
Meiners Oaks - Ojai	88,600	699.88	1,008.42
Moorpark	85,900	678.38	977.43
Oxnard	70,700	558.37	804.52
Santa Paula	70,600	557.71	803.58
Simi Valley	95,000	750.33	1,081.12
Thousand Oaks	123,400	974.56	1,404.18
Triunfo Pass - Coastal	200,100	1,580.52	2,277.28
Ventura	92,000	726.65	1,046.97
Countywide	\$ 93,300	\$ 736.95	\$1,061.83

Assumptions: 10% down payment; 30 year mortgage

\* Principal and Interest, Monthly

Source: 1980 U.S. Census (STF-1)

Comprehensive Mortgage Payment Tables, 1978

TABLE 20  
PERCENT OF MONTHLY INCOME NECESSARY FOR MEDIAN PRICED HOUSE\*

<u>CCD</u>	<u>VERY LOW INCOME<sup>1</sup> HOUSEHOLDS</u>	<u>LOW INCOME<sup>2</sup> HOUSEHOLDS</u>	<u>MODERATE INCOME<sup>3</sup> HOUSEHOLDS</u>
	125%	78%	52%
Camarillo	78%	49%	32%
Fillmore - Piru	219%	137%	91%
Las Posas	54%	34%	23%
Los Padres	105%	66%	44%
Meiners Oaks - Ojai	102%	64%	42%
Moorpark	84%	52%	35%
Oxnard	84%	52%	35%
Santa Paula	113%	70%	47%
Simi Valley	146%	91%	61%
Thousand Oaks	237%	148%	99%
Triunfo Pass - Coastal	109%	68%	45%
Ventura	111%	69%	46%
Countywide	104%	65%	43%
Countywide 1983 <sup>4</sup>			

\* Assumptions: 10% down payment, 13 3/4% interest, 30 year mortgage

1 - Very low income per month = \$885

2 - Low income per month = \$1,416

3 - Moderate income per month = \$2,124

4 - Median priced used house 1983: \$126,666

Source: Ventura County Planning Division



The prices for houses in 1983 create an even bleaker picture. The median price for a used house in the County in August 1983 was \$126,666; this is an increase of 36% since 1980. The annual income needed in order to afford (at 25% of income) that house would be \$63,696, which is 208% of the 1983 Countywide median annual income (family of four). For the median priced new house (\$135,000) household income would have to be \$67,968 which is 222% of the 1983 median income.

h. Rent and Ability to Pay

A rental unit is much more accessible to very low and low income households than an ownership unit is. Given the median gross rent for each CCD in 1980, an affordable unit could have been acquired by low income households in most areas of the County, and in all areas of the County by moderate income persons. Very low income households, however, would have been forced to overpay in all areas of the County except the Fillmore-Piru CCD (see Table 21). The situation remains similar in 1983, with rental rates at \$490 per month for a two bedroom unit (this figure was derived from an April, 1983 listing provided by the Ventura Chamber of Commerce). A unit rented for that fee would be affordable to persons with low and moderate incomes, but would represent 38% of the income of very low income persons.

4. Special Housing Needs

a. The Elderly

The elderly have special housing needs. Generally, the elderly are on low, fixed incomes, and the family or household size is small. Housing for the elderly generally needs to be located in close proximity to public transportation and to services such as doctors, hospitals, and grocery stores. Figure 9 shows the concentration of elderly householders. A householder is defined as the person or one of the persons in whose name the home was owned or rented at the time the census was taken. If there was no such person, the householder is any adult household member at least 15 years old who is not a roomer, boarder or paid employee. The largest concentration of the elderly is in the Meiners Oaks-Ojai CCD, in which 26% of all unincorporated households in the CCD have a householder aged 65 and older. The other areas with high concentrations of elderly householders are Fillmore-Piru (24%), Ventura (20%), and Santa Paula (15%). The remainder of the CCDs have concentrations below the Countywide figure of 15%, with the Triunfo Pass-Coastal CCD having the least number of elderly householders. In actual numbers, the Meiners Oaks-Ojai CCD has 1776 elderly headed households, the Oxnard CCD has 624, the Ventura CCD has 598, the Thousand Oaks CCD has 575, and the Santa Paula CCD has just 148, although the concentration is high (see Table 22). Additionally, there are 1,880 elderly householders in the County whose incomes are below the poverty level. Of the 335 of these householders who are in the unincorporated areas, 41% are found in the Meiners Oaks-Ojai CCD (see Table 23).

TABLE 21

MEDIAN GROSS RENT AND PERCENT OF MONTHLY INCOME NEEDED  
FOR MEDIAN PRICED UNIT

<u>CCD</u>	<u>MEDIAN GROSS RENT</u>	<u>VERY LOW INCOME HOUSEHOLDS</u> <sup>1</sup>	<u>LOW INCOME</u> <sup>2</sup> <u>HOUSEHOLDS</u>	<u>MODERATE</u> <sup>3</sup> <u>INCOME</u> <u>HOUSEHOLDS</u>
Camarillo	\$334	38%	24%	16%
Fillmore - Piru	216	24%	15%	10%
Las Posas	286	32%	20%	13%
Los Padres	475	54%	34%	22%
Meiners Oaks - Ojai	293	33%	21%	14%
Moorpark	379	43%	27%	18%
Oxnard	291	33%	21%	14%
Santa Paula	225	25%	16%	11%
Simi Valley	495	56%	35%	23%
Thousand Oaks	423	48%	30%	20%
Triunfo Pass - Coastal	501	57%	35%	24%
Ventura	300	34%	21%	14%
Countywide	\$317	36%	22%	15%
Countywide 1983	\$490	38%	24%	16%

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

- 1 - Very low income per month = \$885  
 2 - Low income per month = \$1,416  
 3 - Moderate income per month = \$2,124

FIGURE 9

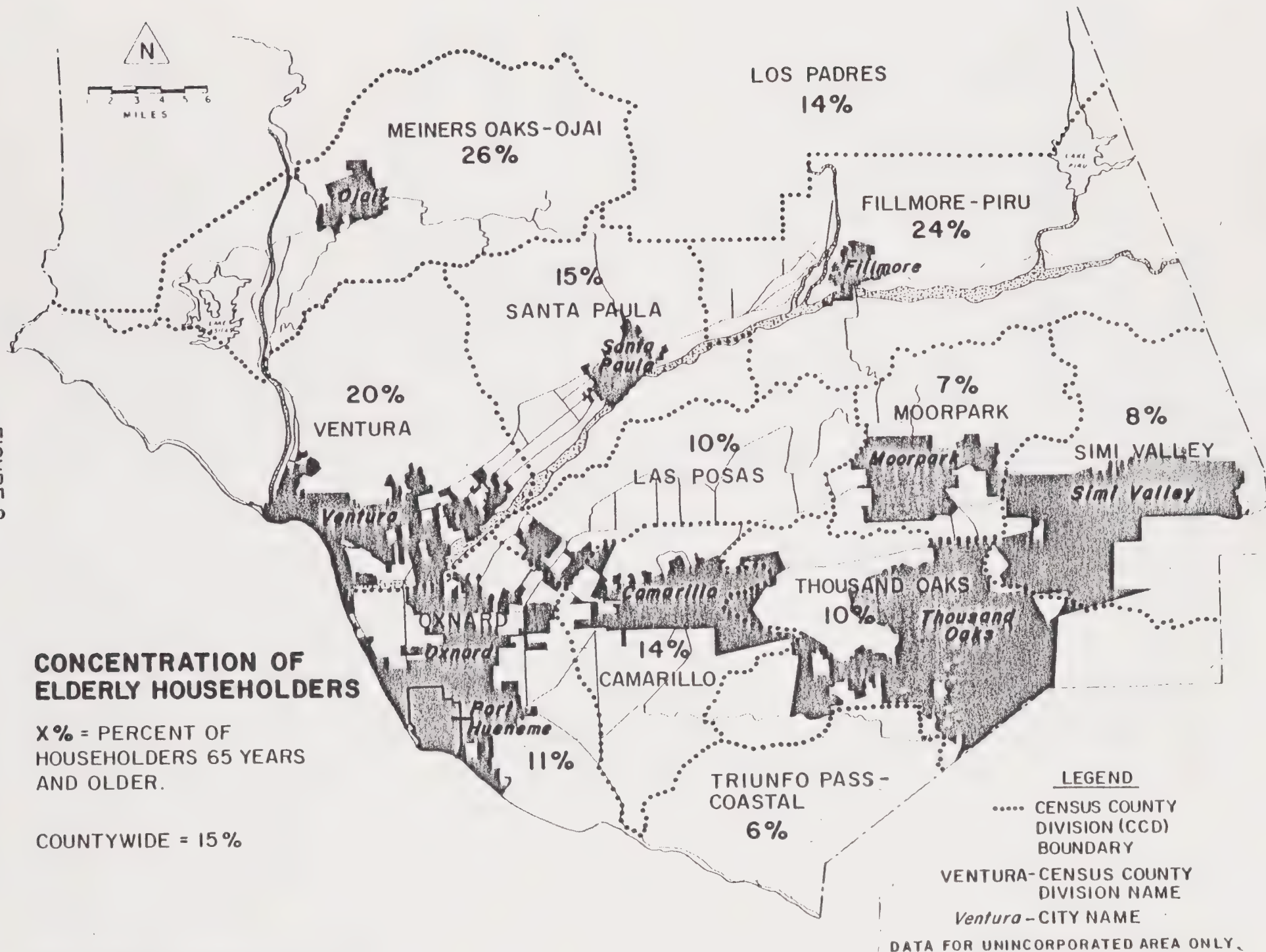


TABLE 22  
HOUSEHOLDS WITH SPECIAL HOUSING NEEDS

<u>CCD*</u>	<u>ELDERLY HOUSEHOLDER</u>	<u>FEMALE HOUSEHOLDER</u>	<u>MALE HOUSEHOLDER</u>	<u>LARGE FAMILY HOUSEHOLD</u>
		84	110	422
Camarillo	382			
		24	0	278
Fillmore - Piru	262			
		15	0	170
Las Posas	74			
		0	12	23
Los Padres	23			
		330	71	786
Meiners Oaks - Ojai	1,776			
		21	4	60
Moorpark	21			
		426	81	1,109
Oxnard	624			
		12	0	217
Santa Paula	148			
		55	36	216
Simi Valley	107			
		226	56	1,146
Thousand Oaks	575			
		7	17	35
Triunfo Pass - Coastal	26			
		149	34	490
Ventura	598			
		1,349	421	4,952
Total Unincorporated	4,616			
		10,199	2,238	28,389
Total County	25,879			

\* Unincorporated Only

Source: 1980 U.S. Census  
Ventura County Planning Division



TABLE 23

ELDERLY AND FEMALE HOUSEHOLDERS  
BELOW POVERTY LEVEL

<u>CCD*</u>	<u>Elderly Householders</u>	<u>Female Householders</u>
Camarillo	5	10
Fillmore - Piru	0	7
Las Posas	0	0
Los Padres	0	0
Meiners Oaks - Ojai	137	21
Moorpark	3	1
Oxnard	46	34
Santa Paula	9	0
Simi Valley	19	0
Thousand Oaks	41	13
Triunfo Pass - Coastal	5	0
Ventura	70	0
<hr/>		
Total Unincorporated	335	86
Total County	1,880	756

\*Unincorporated Area Only

Source: 1980 U.S. Census (STF-3)  
Ventura County Planning Division

b. Single-Headed Households

Also with special housing needs are the households headed by single persons who have children. Figure 10 shows the concentration of households headed by men and Figure 11 shows the concentration of women-headed households, while Table 22 shows the actual number of these households. The housing need for these families, would be larger units to avoid overcrowding, low cost because of the single income, and proximity to employment.

The Oxnard CCD has the heaviest concentration of female-headed households, while the Los Padres and the Santa Paula CCD have the lowest. Table 22 shows that the greatest number of female headed households is in the Oxnard CCD with 426 households, followed by the Meiners Oaks-Ojai CCD with 330 households, then the Thousand Oaks CCD with 226 households. There are 756 female headed households (with children) in the County whose incomes are below the poverty level. Eighty-six of these householders are living in the unincorporated part of the County, with 41% residing in the Oxnard CCD (see Table 23).

Male-headed households are few but have the highest concentrations in the Camarillo and Triunfo Pass-Coastal CCDs with the Simi Valley CCD next. Table 22 shows the greatest number of male-headed households is in the Camarillo CCD with 110 households, followed by the Oxnard CCD with 81 households, then the Meiners Oaks-Ojai CCD with 71 households.

c. Large Families

Large family households have similar housing needs. Families with five or more persons need large units to avoid overcrowding. As can be seen on Figure 12, the area with the highest concentration of large families is the Fillmore-Piru CCD, with one-quarter of all households in the CCD having five or more persons. Followed by Fillmore-Piru is the Las Posas CCD with 24% large families and the Santa Paula CCD with 22% large families. The areas with the greatest actual number of large family households are Thousand Oaks with 1,146 and then Oxnard with 1,109 (see Table 22).

d. Farmworkers

Another group in the County which has special housing needs is the farmworker population. Because of their low annual income, low cost housing is needed. Furthermore, the housing should be near the agricultural areas in which they are employed to reduce transportation costs. Another housing problem for farmworkers is due to their seasonal employment and the difficulty of finding adequate seasonal housing. Approximately 91% of persons employed as farmworkers are Hispanic (Annual Planning Information, California Employment Development Department, May 1983), who reportedly have low educational levels. Figure 13 shows the areas which have high concentrations of persons employed on farms. The highest concentrations are in the Santa Paula CCD, with 33% of the civil labor force being farmworkers, then the Fillmore-Piru CCD

FIGURE 10

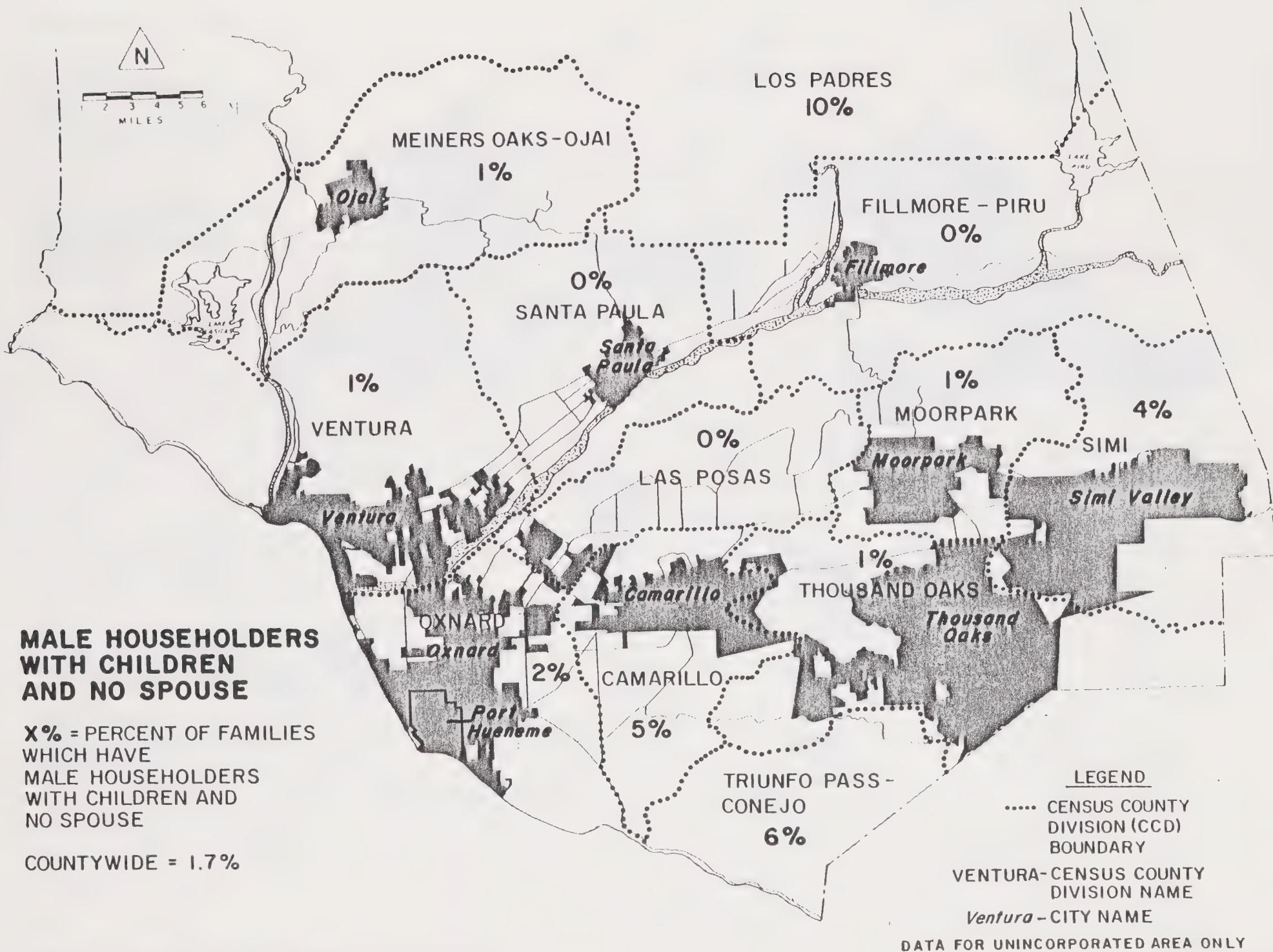
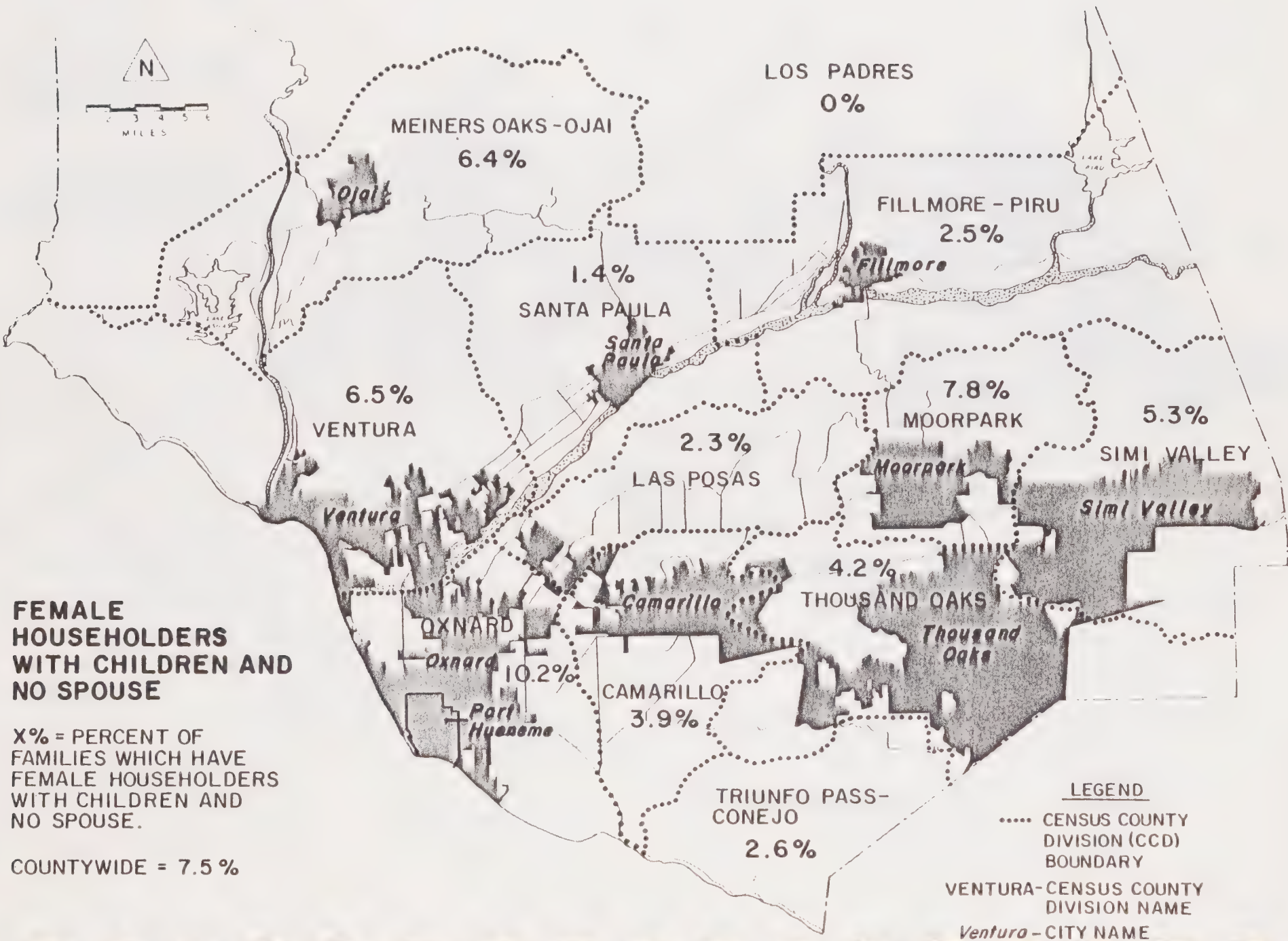






FIGURE 11



**FEMALE  
HOUSEHOLDERS  
WITH CHILDREN AND  
NO SPOUSE**

X% = PERCENT OF  
FAMILIES WHICH HAVE  
FEMALE HOUSEHOLDERS  
WITH CHILDREN AND  
NO SPOUSE.

COUNTYWIDE = 7.5 %

**LEGEND**

..... CENSUS COUNTY  
DIVISION (CCD)  
BOUNDARY

VENTURA-CENSUS COUNTY  
DIVISION NAME

Ventura-CITY NAME



FIGURE 12

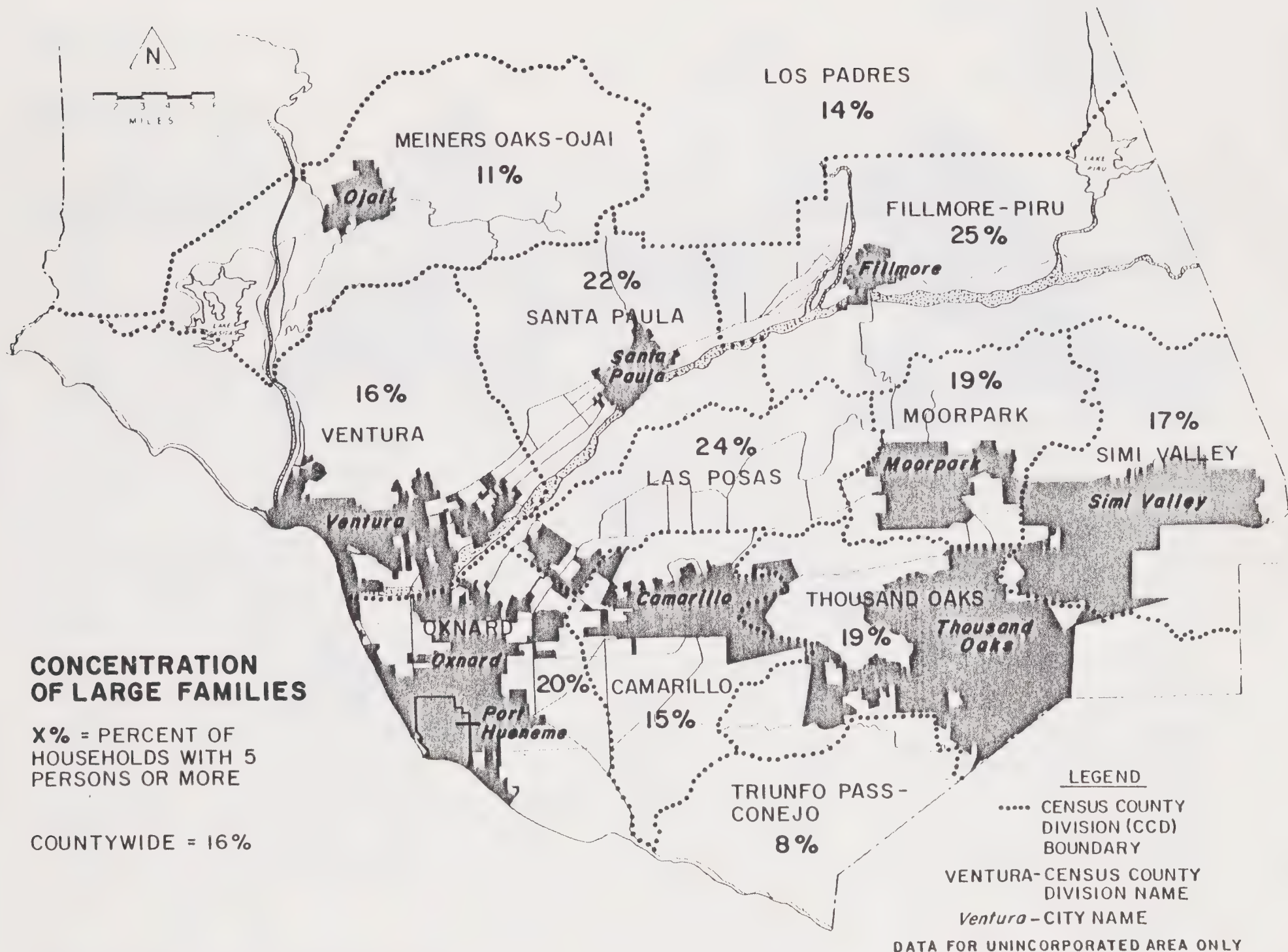
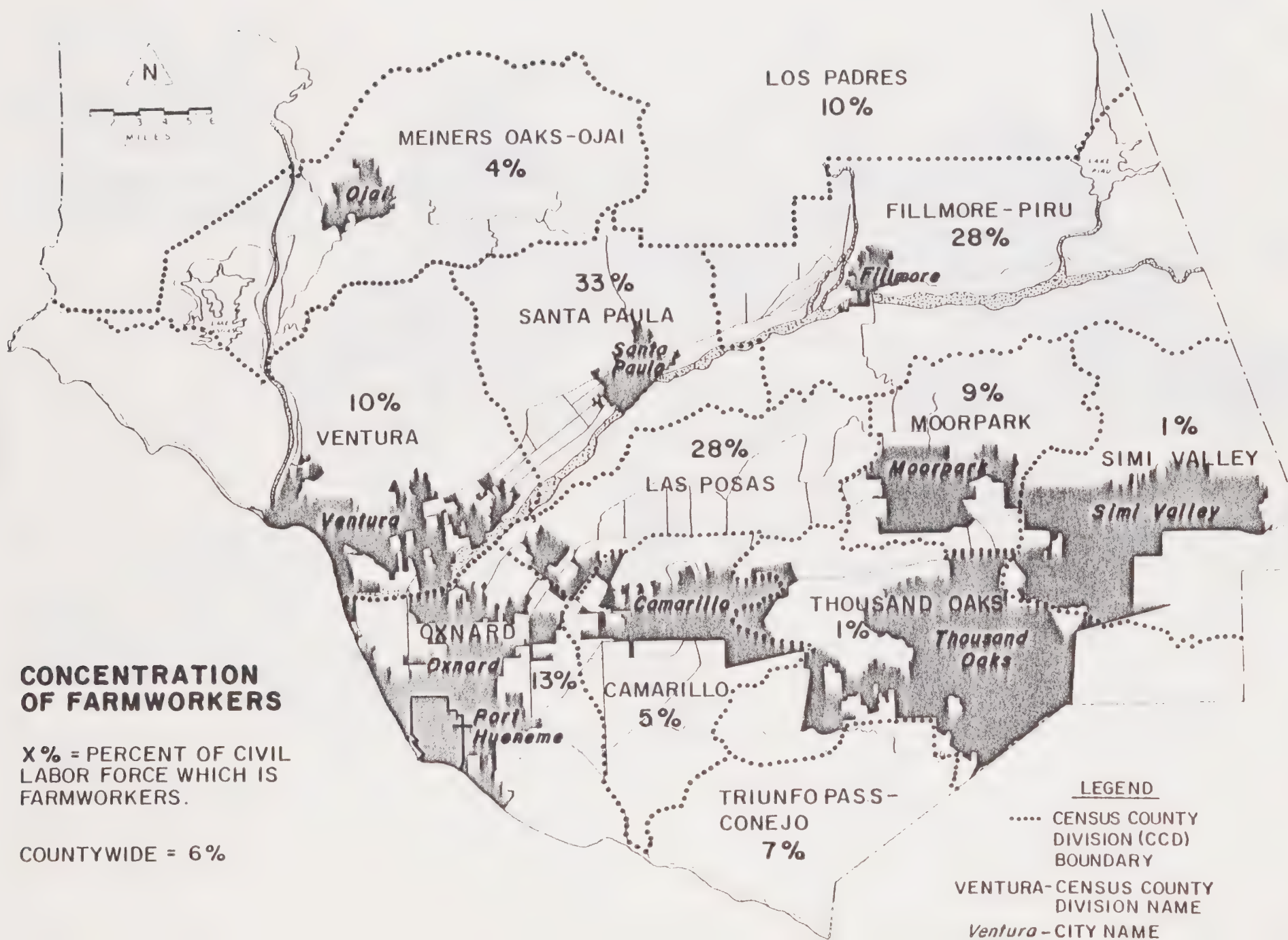


FIGURE 13



and Las Posas CCD, both of which have 28%. The area with the greatest number of persons employed as farmworkers is the Oxnard CCD with 944 persons, then the Santa Paula CCD with 503 (see Table 24).

Much of the State-licensed farmworker housing in the County is designed to accommodate single men rather than families. This forces farmworker families to find alternative housing which frequently is substandard, unhealthy or unsafe (Draft Environmental Impact Report for Conditional Use Permit 4145, SCH #83031352, pages 38-47). The County's Building and Safety Department estimates that between 200 and 500 farmworkers live in illegal or substandard housing in the Piru area, with additional ones located around Fillmore. Facilities for cooking or personal hygiene are usually lacking.

e. Handicapped/Disabled

The other group which requires special housing is the handicapped population. The census showed that Ventura County had 25,803 persons (aged 16 to 64 and not in an institution) suffering from a work disability (limited in the amount or kind of work he or she can do because of a health condition), with 11,746 of those being completely prevented from working.

Because of their employment limitations it is probable that disabled persons receive low incomes, so they need low cost housing. There might also be a need for special structures within the house, such as wheelchair ramps, accessible electrical outlets, accessible appliances, etc.

Table 25 shows the distribution of the disabled in the unincorporated County. The highest number of disabled is found in the Meiners Oaks-Ojai CCD, followed by the Oxnard CCD. Overall, the unincorporated County has 4,709 disabled persons.

f. Homeless

Homelessness has increased in recent years because of the high cost of housing and high unemployment. Today, there is a new class of homeless - families with children, individuals with employable skills, and formerly middle-class families and individuals with long work histories. These persons are in need of very low cost housing. It is currently unknown how many homeless persons reside in Ventura County. This is a situation which requires research and effective solutions to the problem.

5. Summary of Housing Needs

a. Affordable Housing

1) Rental Housing

Affordable rental units are needed for several reasons. The first is because 81% of all very low income, renting



TABLE 24

PERSONS EMPLOYED AS FARMWORKERS

<u>CCD*</u>	<u>FARMWORKERS</u>
Camarillo	194
Fillmore - Piru	462
Las Posas	269
Los Padres	26
Meiners Oaks - Ojai	313
Moorpark	41
Oxnard	944
Santa Paula	503
Simi Valley	29
Thousand Oaks	120
Triunfo Pass - Coastal	36
<u>Ventura</u>	<u>353</u>
Total Unincorporated	3,290
Total County	14,257

\* Unincorporated Area Only

Source: 1980 U.S. Census



TABLE 2 5

PERSONS WITH A WORK DISABILITY

<u>CCD*</u>	<u>WORK DISABILITY</u>	<u>PREVENTED FROM WORKING</u>
Camarillo	363	116
Fillmore - Piru	179	95
Las Posas	80	53
Los Padres	38	23
Meiners Oaks - Ojai	1,204	563
Moorpark	36	21
Oxnard	1,027	499
Santa Paula	130	103
Simi Valley	195	65
Thousand Oaks	754	305
Triunfo Pass - Coastal	21	0
Ventura	682	362
Total Unincorporated	4,709	2,205
Total County	25,803	11,746

\* Unincorporated Area Only

Source: 1980 U.S. Census

households pay greater than 25% of their income on rent, while 51% of low income and 22% of moderate (and above) income households overpay. In addition, 5% of all moderate (and above) income, renting households pay greater than 35%. The areas with the most acute problem (the greatest number of households paying over 25%) are the Oxnard CCD, the Meiners Oaks-Ojai CCD and the Ventura CCD. The areas with the highest percentage of households that are overpaying are the Triunfo Pass-Coastal, the Thousand Oaks and the Simi Valley CCDs which all have very high median rents. The CCDs with most of the moderate income households paying more than 35% of income on rent are Oxnard, Meiners Oaks-Ojai, and Thousand Oaks.

Another indicator of need is the very low vacancy rate for rental units. The areas with less than five percent of their rental units vacant are the Ventura, Santa Paula, Las Posas, Meiners Oaks-Ojai, Simi Valley and Fillmore-Piru CCDs.

Rental units provide a housing choice to those persons who cannot acquire a mortgage loan, do not have the money that is required as a down payment, or who do not want to own a home. There is a need in the areas with very low rental vacancy rates, or a low percentage of multi-family units, such as the Thousand Oaks and Simi Valley CCDs, or the areas with few single-family rental units like the Thousand Oaks, Simi Valley, and Camarillo CCDs, to increase the number of those units in order to provide greater housing choice.

## 2) Ownership Housing

Most Americans still prefer to own their own home rather than rent, and in fact, in the unincorporated County 67% of all units are owner occupied. Fifty-five percent of very low income, home-owning households pay greater than 25% of their incomes on the mortgage, while 36% of low income and 24% of moderate (and above) income households overpay. Additionally, 10% of the moderate (and above) income households in the unincorporated County pay more than 35%. The Thousand Oaks and the Meiners Oaks-Ojai CCDs have the greatest number of households overpaying.

Ownership unit vacancies are below 5% in all but the Triunfo Pass-Coastal CCD, and are especially critical (1% and 2% vacant) in eight CCDs (see Table 15). Affordable ownership housing is urgently needed in the County since the monthly payment for the median priced used house in 1983 represents 208% of the median monthly family income.

### b. Reduction of Overcrowded Units

There are 2,289 units (8%) in the unincorporated County which are overcrowded (greater than one person per room). Thirty-five percent of the overcrowded units are found in the Oxnard CCD. Following Oxnard are the Ventura and Meiners Oaks-Ojai CCDs.

Sixty-four percent of all overcrowded units are renter occupied. One reason overcrowding occurs is because of the householders inability to afford a larger unit. One consequence of overcrowding is increased wear on the unit and accelerated deterioration.

c. Units Needing Rehabilitation and Replacement

There are 3,521 units in the unincorporated County that are 43 years of age or older (12% of the total unincorporated housing stock). It is assumed that age may be an indication of the need for rehabilitation. Given this assumption, the areas with greatest need are the Meiners Oaks-Ojai and Ventura CCDs (see Table 15). A better indicator of the need for rehabilitation, however, might be the units which lack plumbing facilities and are therefore substandard. According to the 1980 Census, in the unincorporated County about 405 units do not have plumbing. Of these, 300 are occupied, with 175 being renter occupied. The majority of these units is found in the Meiners Oaks-Ojai CCD, followed by the Fillmore-Piru and then the Oxnard CCDs. One hundred and five units (18%) in the unincorporated County which do not have plumbing also suffer from overcrowding. The majority of these units are found in the Fillmore-Piru CCD.

The County's HUD-approved, three-year Housing Assistance Plan (HAP) for the period of July 1981-September 1984 indicates a total of 2,803 units within the unincorporated area which are suitable for rehabilitation, and 523 units which need replacement. This document currently provides the basis from which the County establishes its housing assistance goals and related housing programs.

d. Special Housing Needs

There are certain groups within the County which, because of unique conditions, have special housing needs.

Large family households, located mainly (61% of total unincorporated County) in the Thousand Oaks, Oxnard, and Meiners Oaks-Ojai CCDs require large units because of the large household size.

Similarly, single-headed households with children would also need large units. In addition to this, the single income of these households necessitates low cost housing. Most (73%) female headed households are located in the Oxnard, Meiners Oaks-Ojai and Thousand Oaks CCDs. The majority of male-headed households are in the Camarillo (110 households) then the Oxnard (81 households) CCDs.

The elderly need smaller, low cost units located near urban services and public transportation. The Meiners Oaks-Ojai CCD has 38% (1,776 households) of the unincorporated total elderly households. The Oxnard CCD has the second largest number, with 624 (14% of total) households headed by an elderly person.

The handicapped are located mainly in the Meiners Oaks-Ojai (1,767 disabled persons), Oxnard (1,526 disabled persons) and Thousand Oaks (1,059 disabled) CCDs. The handicapped are either prevented from working, or are restricted in their choice of employment, and so it is likely that they earn low incomes. Because of this, they need low cost housing and might also need special structures within the unit which are suited for the handicapped.

Finally, farmworkers, because of their low incomes and seasonal employment, have the need for low cost housing, and for decent seasonal housing. The areas with most farmworkers are the Oxnard CCD, with 944 farmworkers, followed by the Santa Paula CCD, with 503, and the Fillmore-Piru CCD, with 462 persons employed as farmworkers.

#### B. FUTURE HOUSING NEEDS

The procedures for determining future housing needs for each jurisdiction are established by Section 65584 of the State Government Code, otherwise known as the State Housing Element Law. This section requires each association of governments to determine housing needs for each jurisdiction within its region. It also requires the State Department of Housing and Community Development to ensure that the regional determination of housing needs is consistent with the Statewide housing need.

The association of governments with responsibility for determining housing needs in Ventura County is the Southern California Association of Governments (SCAG). SCAG's staff prepared a Regional Housing Allocation Model (RHAM) which determined housing needs for the entire County, for each city, and for the unincorporated portion of the County from the year 1983 to 1988. RHAM was formally adopted by the SCAG Executive Committee on April 28, 1983, then distributed to local governments for review and comment.

The RHAM consists of two components. The first component is an analysis of existing housing needs for lower income households in each jurisdiction or the region. "Households in need" are defined as lower income households paying more than 30% of their income for rent or house payments. The needs assessment is based on a comparison of housing prices and rents with household incomes. 1980 Census housing and income data were used for the analysis. The RHAM indicates that there are currently over 800,000 households "in need" throughout the SCAG region.

The second component of RHAM is a projection of the total number of housing units that need to be produced in each jurisdiction between 1983 and 1988 to meet overall needs during this five-year period generated by population growth, a vacancy allowance, and expected losses of housing stock due to demolitions, fire, etc. The updated RHAM indicates that a total of 490,000 dwelling units will be needed in the SCAG region between 1983 and 1988 to meet this component. Forecast housing growth is based on the SCAG-82C growth forecast policy, which was adopted by the SCAG Executive Committee on October 7, 1982.



The forecast of housing growth needs indicated in RHAM includes a breakdown of the number of units needed for various income groups in each jurisdiction. These data are based on two income distributions--the regional income distribution for the entire SCAG region, and the local income distribution for each local jurisdiction. Impaction on local jurisdictions which already have a high percentage of low-income households is avoided by a formula which reduces the difference between the local and regional income distribution, and distributes housing opportunities more equitably throughout the region.

Table 26 presents the 1983-88 housing needs projection for the unincorporated portion of the County (see Column A). The methodology for obtaining each of the figures presented in the original RHAM is as follows:

1. 1988 Households. SCAG determined the number of 1988 households from the SCAG-82C Growth Forecast. This forecast was disaggregated to the County and Regional Statistical Area (RSA) level, and was done for the years 1985, 1990, 1995, and 2000. Data for the target year for RHAM (1988) were interpolated. Data for each jurisdiction were obtained by disaggregating the forecasts by Census Tract.

In the case of Ventura County, SCAG used an Analysis Zone forecast prepared by the County Planning staff in 1980, following the adoption of the 208 Plan forecast. Each city was invited to submit revisions to this forecast in 1980. However, no official action was taken by the County to adopt these AZ-level forecasts. The Analysis Zone forecast sent to SCAG included the revisions requested by the cities.

The 1980 208 Plan, which was the foundation of the AZ-level forecasts, was partially superseded by the adoption of the 1982 Air Quality Management Plan. However, the 1982 AQMP only forecast to the year 1985. Projections from the 1980 208 Plan for the years 1987, 1990, 1995, and 2000 Growth and Non-Growth Area remained in effect. Therefore, the AZ-level forecast data which were sent to SCAG were consistent with the most recently-approved projections beyond 1985.

2. 1983 Households. SCAG determined the number of existing housing units and households as of 1983 from the 1982 State Department of Finance (DOF) estimate, updated through building permit records from Security Pacific Bank.
3. Five-Year Growth in Households. To determine the number of additional households which will need housing in the next five years, the number of 1983 households was subtracted from the number of 1988 households (Line 1 minus Line 2).
4. 1988 Market Vacancy Goal. The 1980 Census provided the number of households who moved into their home during the 15-month period preceding the Census. This number was then divided by the total number of households for the jurisdiction in 1980 to obtain a 15-month move-in rate. This rate was multiplied by 2/15 to give an "ideal" two-month move-in rate. The "ideal" rate represents the fraction of the housing stock that would be vacant at any given time to accommodate a "normal" turnover rate, based on Census data. The "ideal" rate is then

TABLE 26

FUTURE HOUSING NEEDS  
UNINCORPORATED PORTION OF VENTURA COUNTY

	(A) RHAM <u>Forecast</u>	(B) County Adjusted <u>Forecast</u>	
(1) 1988 Households	39,111	30,075	
(2) 1983 Households	<u>27,063</u>	<u>27,035</u>	
(3) 5-Year Growth in Households (Line 1 minus Line 2)	12,048	3,040	
(4) 1988 Market Vacancy Goal	1,290	989	
(5) 1983 Market Vacancies	<u>1,059</u>	<u>1,059</u>	
(6) Vacancy Surplus or Deficit Line 4 minus Line 5)	231 (Deficit)	-70 (Surplus)	
(7) 1983-88 Expected Units Lost From Stock	75	75	
(8) Future Housing Unit Needs (Line 3 plus Line 6 plus Line 7)	<u><u>12,354</u></u>	<u><u>3,045</u></u>	
(9) Very Low Income Needs	2,085	513	(16.86%)
(10) Low Income Needs	2,846	702	(23.06%)
(11) Moderate Income Needs	2,447	603	(19.80%)
(12) Upper Income Needs	4,976	1,227	(40.28%)

multiplied by the number of 1988 households to obtain the "ideal" number of vacant units needed in 1988 to accommodate a normal turnover rate.

5. 1983 Market Vacancies. The 1980 market vacancy rate was computed from 1980 Census data, then updated to 1983 with data from the Housing Vacancy Survey, prepared by the Federal Home Loan Bank of San Francisco. This vacancy rate was multiplied by 1983 Housing Stock to obtain 1983 Owner and Renter Market Vacancies.
6. Vacancy Deficit. The 1988 market vacancy goal is then compared to the current (1983) market vacancies to determine the net number of vacant units needed by 1988 to meet the 1988 vacancy goal (Line 4 minus Line 5).
7. 1983-88 Expected Units Lost From Stock. Figures on units lost from stock were obtained from DOF, for each jurisdiction, for 1978, 1979, and 1980. The average for this three-year period was then divided into the number of housing units in 1980 to give an annual average loss rate. This rate was then multiplied by the 1983 Total Housing Units and by 5 to give the expected housing unit losses for the 5-year period.
8. Future Housing Unit Needs. The number of housing units needed over the next 5 years is obtained by adding the projected 5-year growth in households, the projected vacancy deficit, and the number of units expected to be lost from the housing stock during the next 5 years (Line 3 plus Line 6 plus Line 7).
- 9-12. Needs by Income Group. Total future housing unit needs are multiplied by the percentage of households in each income category for the entire SCAG region to obtain a regional income distribution of housing units. The same procedure is carried out to obtain a local income distribution of housing units. The difference between the regional distribution and the local distribution, for each income group, represents the number of units by which a local jurisdiction would have to alter its distribution to match the regional distribution. The method for carrying out this operation is illustrated in Table 27.

To avoid local impaction, the difference between the regional and local distribution is multiplied by 0.25 before it is added to the local distribution of housing units. Note that the total number of future housing units remains constant; it is the distribution between income groups that is adjusted.

The RHAM projects housing needs of 12,354 additional units for the unincorporated portion of the County for the five-year period. Of this number, 2,085 units would be needed for very-low income families (households with an annual income of 50% or less of the median income for the County, based on the 1980 Census), and 2,846 units would be needed for low-income families (households with an annual income of 80% or less of the median income for the County). Households in these two categories constitute "households in need" for purposes of the housing program.



The key factor in determining future housing needs is the projected number of households. Under RHAM, the total number of households projected for unincorporated areas by 1988 is 39,111. The County believes this number should be lowered to 30,075 households. There are two reasons for this:

1. SCAG based its 1988 household figure on the Census Tract level disaggregations which they performed. In those disaggregations, SCAG assumed that for each tract which was split between jurisdictions (city and county), the percentage split would remain constant between 1980 and the year 2000. Therefore, SCAG made no adjustments for annexations which have occurred since the Census. Excluding Moorpark, 5,238 dwelling units have already been annexed since 1980 (Moorpark was excluded from this adjustment because SCAG had already excluded Moorpark from its unincorporated household projection). When this figure is multiplied by the 1988 occupied housing rate which would occur under the RHAM prepared by SCAG (94.3%), it appears that SCAG overestimated the number of 1988 households by 4,939 households;
2. In addition to not making any adjustments for annexations which have already occurred, SCAG also made no adjustments for future annexations or an anticipated higher rate of development in incorporated areas than in unincorporated areas. Under the County's Guidelines for Orderly Development and the County General Plan, which encourage urban development to occur within cities rather than in unincorporated areas, there would be a shift in distribution toward the incorporated portion of split Census Tracts. The County prepared revised Disaggregation Tables which adjusted for this shift in distribution; based on these tables, 7,141 more dwelling units would be located in incorporated areas in the year 2000 than were estimated by SCAG (Note: this figure does not include annexations which have already occurred, nor does it include adjustments for the City of Moorpark, which are dealt with below). Prorating this shift for the year 1988, 2,856 fewer dwelling units would be located in the unincorporated area in 1988. Based on the 1988 occupied housing rate which would occur under the RHAM prepared by SCAG (94.3%), this would mean a shift of 2,694 households to incorporated areas. For Moorpark, the shift in 1988 households from the unincorporated area to the City would be 1,403 households. Therefore, the total anticipated shift in 1988 households would be 4,097 households.

When the above adjustments are subtracted from the SCAG projection of 1988 households in unincorporated areas, (39,111 households), the remainder is 30,075 households. This change causes the projected five-year growth in households to drop from 12,048 to 3,040 (See Table 26).

The change in 1988 households also makes it necessary to change the 1988 market vacancy goal. To obtain this number, the "ideal" vacancy rate given in RHAM (3.29%) is multiplied by the revised number of households in 1988. The result is 1,032 units. Because there were more existing market vacancies in 1983 (1,059 units), there will be a surplus of 27 vacant units in 1988.



No changes were made to the number of units expected to be lost from stock between 1983 and 1988 (75 units).

Based on the above changes, the County estimates that 3,045 units will be needed between 1983 and 1988. Of these units, 513 (16.86%) will be for very-low-income families and 702 (23.06%) will be for low-income families. The methodology for determining the distribution between income groups is demonstrated in Table 27.

The RHAM forecast shows that 12,354 units will need to be built by 1988, and the County adjusted forecast shows a need for 3,045 units. It is estimated by the Area Housing Authority that they will construct from 94 to 104 units for very low income households over the next five years. If that is the case, then the private building industry will need to build approximately 12,254 units (RHAM) or 2,945 units (adjusted forecast) by 1988. An examination of building trends in the unincorporated area of the County over the past five years (1979 through 1984) revealed that just 1,608 units were constructed in that time period. That amount represents only 13% of the units required by RHAM and 55% of the adjusted forecast figure. Stated simply, there will need to be an appreciative increase in building activity in the unincorporated County in order to meet projected housing needs.

The above described changes did not affect the Countywide housing needs as originally presented in RHAM (see Table 28). According to this Countywide projection, 43,836 additional housing units will be needed between 1983 and 1988. Of these units, 7,482 (17.07%) will be needed for very-low-income families and 9,804 (22.37%) will be needed for low-income families.

The revised RHAM prepared by SCAG anticipated a need for 64.89% owner-occupied and 35.11% renter-occupied units among the entire 1988 housing stock for the unincorporated area. To determine the total number of housing units in 1988, the number of existing units in 1983 as determined by SCAG (28,401 units) was added to the projected number of additional units which will be needed by 1988 as determined by the County (3,045 units), for a total of 31,446 units. Based on the above percentages, there would be 20,405 owner-occupied and 11,041 renter-occupied units in 1988.

The above tenure split projected by RHAM (64.89% owner, 35.11% renter) would provide a slightly higher percentage of renter-occupied units than existed in 1980. The 1980 Census showed that 65.48% of the units were owner-occupied and that 34.52% of the units were renter-occupied.

For a distribution of dwelling unit types, the revised RHAM prepared by SCAG anticipated a need for 77.73% single-family units and 22.27% multi-family units. Based on these percentages, there would be 24,443 single-family and 7,003 multi-family units in 1988.

By comparison, the Census showed that in 1980, 88.7% of the units were single-family units and 11.3% were multi-family units. As stated above, the RHAM projected a split of 77.73% single-family and 22.27% multi-family units in 1988, which indicates a significant shift to more rental units. This can be attributed to the high cost of housing, which is making it increasingly difficult for first-time buyers to become homeowners.

TABLE 27

DISTRIBUTION OF HOUSING NEEDS BY INCOME GROUP  
UNINCORPORATED PORTION OF VENTURA COUNTY

	(A) RHAM <u>Forecast</u>	(B) County Adjusted <u>Forecast</u>
(1) Total Future Housing Needs (See Table 25, Line 8)	12,354	3,045
(2) Regional Income Distribution (From 1980 Census)		
(a) Very Low	2,059 (16.7%)	509 (16.7%)
(b) Low	2,908 (23.5%)	716 (23.5%)
(c) Moderate	2,338 (18.9%)	575 (18.9%)
(d) Upper	5,048 (40.9%)	1,245 (40.9%)
(3) Local Income Distribution		
(a) Very Low	2,094 (16.9%)	515 (16.9%)
(b) Low	2,825 (22.9%)	697 (22.9%)
(c) Moderate	2,484 (20.1%)	612 (20.1%)
(d) Upper	4,951 (40.1%)	1,221 (40.1%)
(4) Avoidance of Impaction (Line 2(a) minus Line 3(a), etc.)		
(a) Very Low	-35	-6
(b) Low	83	19
(c) Moderate	-146	-37
(d) Upper	97	24
(5) Multiply by .25		
(a) Very Low	-9	-2
(b) Low	21	5
(c) Moderate	-36	-9
(d) Upper	24	6
(6) Revised Local Distribution (Line 3 plus Line 5)		
(a) Very Low	2,085 (16.9%)	513 (16.86%)
(b) Low	2,846 (23.0%)	702 (23.06%)
(c) Moderate	2,447 (19.8%)	603 (19.80%)
(d) Upper	4,976 (40.3%)	1,227 (40.28%)

TABLE 28

FUTURE HOUSING NEEDS  
ENTIRE COUNTY  
 (INCLUDES INCORPORATED AREAS)

	<u>RHAM</u> <u>Forecast</u>
(1) 1988 Households	224,327
(2) 1983 Households	<u>184,071</u>
(3) 5-Year Growth in Households (Line 1 minus Line 2)	40,256
(4) 1988 Market Vacancy Goal	9,086
(5) 1983 Market Vacancies	<u>5,981</u>
(6) Vacancy Deficit (Line 4 minus Line 5)	3,105
(7) 1983-88 Expected Units Lost from Stock	475
(8) Future Housing Unit Needs (Line 3 plus Line 6 plus Line 7)	<u><u>43,836</u></u>
(9) Very Low Income Needs (17.07%)	7,482
(10) Low Income Needs (22.37%)	9,804
(11) Moderate Income Needs (21.22%)	9,303
(12) Upper Income Needs (39.34%)	17,246

Although RHAM did not explicitly relate its housing needs projections to employment projections, the SCAG-82C housing forecast was adopted simultaneously with the SCAG-82C employment forecast (October 7, 1982). Both forecasts were reviewed and adjusted to ensure that they would remain consistent with one another.

At the County level, the housing forecast was adopted simultaneously with the employment forecast by the Board of Supervisors on July 8, 1980, when the 208 Water Quality Management Plan was adopted.

SCAG forecasted that there would be 261,200 employed persons in the County by the year 1990. This exceeds the County's employment forecast for the year 1990 (246,099).

The housing needs forecast (as revised by the County) for the unincorporated area is consistent with the County 208 Plan housing and employment forecasts. Therefore, the projected number of housing units would meet the needs generated by employment in the County through the year 1988.

#### C. LAND INVENTORY

Vacant land within the unincorporated areas of Ventura County is primarily agricultural land and hillsides. Residential development, for the most part, is directed to the cities and existing unincorporated urban and rural communities through the County General Plan and the County Guidelines for Orderly Development, both of which encourage development to occur within cities. The Open Space Element and the area plans identify potentially suitable areas for residential development at both "urban" and "rural" densities. It is estimated that the General Plans of the cities and the County together have enough "holding capacity" to accommodate 1.2 million people (EIR for GPA 82-3), but that the population of Ventura County will only be 809,000 (SCAG 82C) to 811,000 (AQMP) people by the year 2000.

Much of the zoning in the unincorporated area of the County is not consistent with the General Plan land use designations (a rezoning program has been initiated to obtain consistency but has not yet been completed), therefore, the following evaluation of vacant sites is based primarily on the land use designations of the County General Plan rather than on actual zoning (except as noted).

##### 1. Urban and Rural Community

Land available for development at urban densities (greater than one dwelling unit per acre) in the unincorporated portions of Ventura County is limited to those areas which are presently designated by the Open Space Element of the General Plan as "Urban" or "Rural Community" and are unable to annex to cities for various reasons. There are 117,450 acres of land designated "Urban" in the Open Space Element (see Table 29), but of these, only 4,150 acres (4%) are located outside the cities or their Spheres of Influence. Additionally, there are 4,350 acres designated "Rural Community" in the Open Space Element. "Rural Community" includes those areas which are presently developed to densities greater than one dwelling unit per acre, but are not appropriate for an urban designation because they are outside a city sphere or recognized urban center.



TABLE 29

LAND USE DESIGNATION ACREAGES  
OPEN SPACE ELEMENT - SOUTH HALF

Land Use Designation	Acres Outside Spheres/Cities	Acres Inside Spheres/Cities	Total Acres (%)
Open Space	369,550	18,500	388,050 (60%)
Agriculture	95,000	5,600	100,600 (16%)
Urban	4,150	113,300	117,450 (20%)
Rural	10,200	250	10,450 (2%)
Rural Community	4,350	N/A	4,350 (1%)
Institutional	<u>6,000</u>	<u>N/A</u>	<u>6,000 (1%)</u>
Total Acres	489,250 (78%)	137,650 (22%)	626,900 (100%)

Source: Ventura County Planning Division, August 1983

Within the designations of Urban and Rural Community, vacant residential land can be divided into two categories: 1) those areas with land use designations or zoning for lots greater than 10,000 square feet but less than one acre in size; and 2) those areas with designations for less than 10,000 square feet.

Those Urban areas having vacant land with area plan land use designations or zoning in the 10,000 square feet to one acre per dwelling unit density range include El Rio, Nyeland Acres, Camarillo Heights, Las Posas Estates, Ojai Valley and Somis. Those Rural Community areas with the same residential densities include the Summit Community in Upper Ojai, Santa Susana Knolls, Box Canyon, Bell Canyon, Las Posas Country Club and Somis.

In the second category, those urban areas with vacant land whose area plan land use designations or zoning is for lots less than 10,000 square feet per dwelling are Oak Park, Piru, Ojai Valley, Oxnard Beach, North Ventura Avenue, El Rio and Nyeland Acres, Montalvo, and Somis. Those Rural Community areas with vacant land zoned for less than 10,000 square feet per dwelling include the North Coast and South Coast communities. Low to moderate income housing can be reasonably built only in areas with densities greater than one dwelling per 10,000 square feet, therefore, the inventory in Table 30 addresses only this category of land use (also see Figure 14).

Based on a cursory investigation of available urban services, it is believed that each of these areas, with the exception of Piru, Oak Park, the Ojai Valley, and portions of the North Coast have sufficient infrastructure to accommodate the residential development indicated. The Ojai Valley has problems involving individual sanitary districts' purchased sewage treatment plant capacity. The Ventura County Local Agency Formation Commission is currently trying to formulate a solution through consolidation of the districts. Oak Park has a problem with sewage treatment plant capacity, which can be solved by planned plant expansion. Piru has a State mandated development moratorium due to excessively poor water quality. Fiscal year 1984-85 CDBG funds were awarded so that a new domestic water system could be installed along Pacific Avenue in Piru. This system could alleviate some of the water supply constraints on development. Finally, La Conchita in the North Coast is not currently serviced by a sewer system. All new housing units must provide sufficient land area to construct septic systems, which reduces the development potential of the area.

## 2. Rural

The Open Space Element designates several areas as Rural. There are 10,200 acres of land outside the cities' Spheres of Influence with this designation. The Rural designation includes lands which are currently developed or are planned for low density residential uses (1 acre/dwelling unit or greater). Areas that have the Rural designation are generally located in the Santa Rosa Valley, Ojai Valley and Lake Sherwood. Because these areas have zoning well beyond the 10,000 square feet per dwelling unit range, they would not provide housing opportunities for low to moderate income families.

TABLE 30

Vacant, Unincorporated Areas Suitable  
for Low and Moderate Income Housing

<u>Area</u>	<u>Vacant Acreage*</u>	<u>DUs Possible**</u>
Montalvo	1.05 Ac.	12 units
Saticoy	0.09	3
Ventura Avenue	22.0	154
El Rio & Nyeland Acres	18.75	81
Piru	105.56	528
Oak Park	473.	5,478
Ojai Valley	59.6	230
Somis	0.80	7
Oxnard Beach Area	20.6	456
North Coast	29.7	839
South Coast	6.6	60
<u>TOTAL</u>	<u>737.8 Ac.</u>	<u>7,848 units</u>

\* Includes only those vacant lands designated for densities of one dwelling unit per 10,000 square feet or greater.

\*\* Based on Area Plan land use designation (when present zoning is less restrictive than the Area Plan designation), or zoning where no Area Plan exists.





3. Second Dwelling Units

In all residential zones, as well as agriculture and open space zones, a second dwelling unit with complete, independent living facilities may be created subject to certain development standards and a Planning Director approved Conditional Use Permit (CUP). While it is difficult to assess the number of second dwelling units that could be constructed, it is nevertheless a potentially important means of providing affordable housing for a substantial number of people, especially the elderly. Some factors which could discourage the development of this housing, however, include the requirement for a CUP with the associated fees, and the yard set-back and parking requirements which could be difficult to meet on a single lot.

4. Farmworker Housing

In Agriculture, Open Space and Rural Agriculture zones farmworker housing can be constructed. On lots of 40 acres or larger, a Planning Director approved Conditional Use Permit is required, while on lots of less than 40 acres, a Planning Commission approved CUP is necessary. The density is determined during the permit process.

5. Surplus Government Property

Surplus properties owned by Federal, State and County governments, and local school districts are another source of potential land that could be considered for acquisition and development for housing.

The State of California Department of Housing and Community Development operates a Surplus Lands Program which functions as a central collection center for information on public surplus land and buildings available through Federal, State and local governmental agencies. The program lists properties that have potential for development of low-and moderate-income housing. If a site has housing development potential, local developers (government, non-profit, and for-profit) are notified and assisted with the acquisition and development process.

The properties available for purchase within the unincorporated County are two school sites in El Rio/Nyeland Acres, which together would add an additional 13.3 acres to available vacant land. Both sites are located in unincorporated Urban designated areas.

6. Redevelopment Sites

There are several urban areas in unincorporated Ventura County which show a high potential for redevelopment or rehabilitation. These are located in the Ventura Avenue (Ventura CCD), El Rio/Nyeland Acres (Oxnard CCD), Ojai (Meiners Oaks-Ojai CCD), Piru (Fillmore-Piru CCD), Ventu Park (Thousand Oaks CCD) and Santa Susana Knolls (Simi Valley CCD).

The communities of El Rio and Piru are currently target areas for rehabilitation activities under the County's Community Development Block Grant (CDBG) program.

In addition to the CDBG rehabilitation currently underway in Piru and El Rio, the County is also providing CDBG funds toward the rehabilitation efforts at Cabrillo Village, a farmworker community located in the unincorporated community of Saticoy.

#### D. HOUSING CONSTRAINTS

The purpose of this section is to discuss the factors which affect the availability and affordability of housing.

The price of housing has increased sharply over the last decade. While the median price for a home in Ventura County was \$23,100 in 1970 (U.S. Census, 1970), it had risen to \$93,300 in 1980 (U.S. Census 1980). This represents an increase of over 300%, and the cost of housing is still escalating. The median cost for a new home in Ventura County was \$121,200 in 1982 (Construction Industry Research Board, August 1983) and the median price for a new home in the fourth quarter of 1983 was \$133,920, an increase of nearly 9.0% in one year (Market Bulletin, Land Title Co., Fourth Quarter 1983).

Many direct and indirect costs influence the sales or rental price of new housing. Direct costs include the cost of land, site improvements, construction and infrastructure, and indirect costs consist of financing, sales and marketing and developer profits.

An analysis of the constraints influencing home prices indicates that most factors involved in the price of housing are beyond the control of local government. There are some factors, however, that can be significantly influenced by the actions of local government. To evaluate the housing constraints, it is best to look at non-governmental and governmental constraints separately and to evaluate the influence each has on the construction price of homes.

##### 1. Non-Governmental Constraints

The Santa Barbara-Ventura Counties Region of the Building Industry Association of Southern California has provided a detailed analysis of the components that made up housing prices in 1980. The development costs for a new single-family attached unit of approximately 1,150 square feet in Ventura County were broken down as follows:

o Raw Land	\$ 7,600.00	(9.5%)
o Land Improvements	\$11,200.00	(14.0%)
o Material and Labor Costs	\$34,000.00	(42.5%)
o Finance Costs	\$ 9,600.00	(12.0%)
o Cost of Sales	\$ 2,800.00	(3.5%)
o Overhead and Profit	\$10,000.00	(12.5%)
o Fees and Permits	\$ 4,800.00	(6.0%)
	<u>\$80,000.00</u>	<u>(100.0%)</u>

While there is no historical data available for Ventura County which shows the rate of increase in past years, an analysis of housing cost components in the State of California between 1970 and 1980 shows that the highest increase in housing construction cost can be attributed to an increase in material and labor (see Table 31). Raw land and land improvements ranked second, and construction financing ranked third.

TABLE 31

MAJOR COST COMPONENTS  
SINGLE FAMILY HOUSING

Cost Component	1970		1976		1978		1980		Change	
	Cost	% of Total Cost	Cost	% of Total Cost	Cost	% of Total Cost	Cost	% of Total Cost	1970-1980 Cost	% Change
Improved Land (Raw land and improvements)	\$ 6,600	21.0%	\$14,800	25.0%	\$20,100	26.8%	\$ 26,700	27.8%	+\$20,100	+305.0%
Material and Labor	\$17,580	56.0%	\$29,000	49.0%	\$34,500	46.0%	\$40,770	42.5%	+\$23,190	+132.0%
Construction Financing	\$ 2,040	6.5%	\$ 5,000	8.5%	\$ 7,200	9.6%	\$11,530	12.0%	+\$ 9,490	+465.0%
Overhead and Profit*	\$ 3,770	12.0%	\$ 7,400	12.5%	\$ 9,300	12.4%	\$12,200	12.7%	+\$ 8,430	+224.0%
OTHER*	\$ 1,410	4.5%	\$ 2,900	4.9%	\$ 3,800	5.1%	\$ 4,800	5.0%	+\$ 3,390	+240.0%
Total	\$31,400	100.0%	\$59,100	100.0%	\$74,900	100.0%	\$96,000	100.0%	+\$64,600	+206.0%

\*Overhead, profit and other costs are residual estimates remaining after determination of construction, land financing and total costs.

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NOTE: Figures are State averages.

SOURCE: Data obtained from Construction Industry Research Board, 1983.



The highest percentage increase, on the other hand, was experienced in the cost of construction financing (a 465% increase in 10 years) and improved land (305%).

A close analysis of these factors may serve to illustrate the major reasons why housing costs have escalated since 1970.

a. Material and Labor

Basic construction costs (materials and labor) for residential units constitute the largest cost factor (43% of total cost) and have increased 132% between 1970 and 1980 as indicated on Table 31. Although material and labor costs have not risen as fast as other factors, they account for the largest dollar increase in the total cost of a house which cost \$96,000 in 1980, a rise of \$23,190 between 1970 and 1980.

Although local government has little control over material and labor costs, steps have been taken by Ventura County that are designed to lower construction costs. A recent amendment (October 1983) to the Zoning Ordinance took the high cost of construction into consideration when parking standards were reduced from a two car garage per dwelling unit to a two car carport.

Ventura County has adopted an ordinance which allows the erection of manufactured housing (modular and mobile homes) on any lot in the County which has residential zoning. The County encourages the use of this type of housing to reduce the cost of construction.

Ventura County has adopted the Uniform Building Code as mandated by the State. The only modifications made to the Code are related to local conditions, such as the consideration of expansive soils and the disposal of sewage. Beyond these modifications, there appears to be little room for a reduction in standards, without endangering the health, safety and welfare of the general public. However, the Building and Safety Division of the County reviews the local Building Code on a regular basis, making changes as they become possible and feasible.

b. Land Costs

Residential land prices in Ventura County and elsewhere in California have risen dramatically since the 1970s. The Construction Industry Research Board estimates that improved land prices rose more than three hundred percent in the past decade (see Table 31). Land and land improvements accounted for 27.8% of the housing cost components in California in 1980, up from 21% in 1970. This increase added \$20,100 to the cost of a typical \$96,000 house.

Land costs are dependent on the cost of raw land and the improvements that have to be made to make the land suitable for development. The cost of raw land is determined by supply and demand. The supply of suitable land is largely determined by



environmental (geological, topographical, hydrological, etc.) and governmental (land use regulations such as the General Plan and zoning) factors. While demand is principally determined by market forces outside of governmental control, government does influence demand through its land use regulations, by encouraging or discouraging employment-generating industries. In Southern California, the overall supply of suitable land has decreased while the demand has increased because of immigration.

The cost of land improvements is less if the infrastructure necessary for urban development (water, sewer, streets, etc.) is supplied or subsidized by local government. Since the passage of Proposition 13 in 1978, however, local governments have not been financially able to continue at the previous rate to subsidize the infrastructure expansion necessary to serve new development. As a consequence, developers are expected to pay for urban services which in turn raise the price of new homes.

One of the steps taken by Ventura County to lower the cost of providing infrastructure has been to amend the General Plan to direct population growth to urbanized areas; primarily the cities. It is expected that 98% of the people will live within 25% of the land area of the South Half of the County by the year 2000 (Environmental Impact Report, GPA 83-2). This will avoid step-out development and will allow population growth to take place where the infrastructure can be supplied most efficiently.

Raw land close to urban centers and close to available infrastructure is more desirable to develop. The seller of the property will, therefore, ask a premium price for the property. This is somewhat countered by the fact that there is enough vacant land available for development primarily within the cities to accommodate 1.2 million people. It is expected that by the year 2000, Ventura County will have a population of 811,000 persons.

c. Financing Costs

Construction financing accounts for the third largest component of housing costs. The cost of borrowing money for the planning and construction of a housing development contributes a large amount to the selling price of a home, and has risen 465% between 1970 and 1980 (Table 31) adding \$9,490 to a typical single-family home. Construction financing now makes up 12% of the cost of a new home, up from 6.5% in 1970.

In addition, an increase in mortgage interest rates has also been experienced in recent years, contributing to the financial difficulty of purchasing homes throughout the United States. The full impact of rising mortgage interest rates is best demonstrated when hypothetical monthly payment schedules are examined. Monthly payments necessary to buy a median priced home at interest rates ranging from 10.0 to 15.0% are shown on Table 32. For a family seeking to buy a median priced home in Ventura County in 1983 (\$135,000), with a down payment of 10% and a 30 year loan, the payment required with a 10% interest loan would be approximately

TABLE 32

MONTHLY PRINCIPAL AND INTEREST PAYMENTS

<u>Interest Rate</u>		<u>Monthly Payment</u>
10.0%	-	\$1066.00
10.5%	-	\$1111.00
11.0%	-	\$1157.00
11.5%	-	\$1203.00
12.0%	-	\$1250.00
12.5%	-	\$1297.00
13.0%	-	\$1344.00
13.5%	-	\$1392.00
14.0%	-	\$1440.00
14.5%	-	\$1488.00
15.0%	-	\$1536.00

Assumes a \$135,000 home, 10% downpayment and 30 year amortization.

Sources: Comprehensive Mortgage Tables, 1978  
Ventura County Planning Division

\$1066.00, while at 15% interest the monthly payments for the same priced house would be \$1536.00 per month. This hypothetical case underscores the critical importance of financing in the real estate market.

Financing costs of homes are primarily dependent on economic factors outside the influence of local government.

There are, however, actions that local governments can take to influence or lower financing costs. These include, for example, the issuance of tax exempt mortgage Revenue Bonds which provide below market rate loans to qualified persons. Such programs are available for both single-family (owner occupied) and multi-family (renter occupied) housing.

In summary, the major factors of housing development costs are financing costs, material and labor costs, land prices and land improvements, cost of sales, and profits. These factors account for 94% of the cost of a new house. Most of these, however, are factors that cannot be significantly affected by local governmental action. Local government, however, should be aware of its effect on the price of housing in those areas where it does have a significant role.

## 2. Local Governmental Constraints

Local governments affect, in part, the distribution, supply and cost of housing through land use controls, development permits, processing and improvement fees, building codes, and infrastructure availability. Compliance with State mandated requirements such as the California Environmental Quality Act and California Coastal Commission approvals, where necessary, may also increase the costs of residential developments. This section discusses some of these factors in more detail.

### a. Land Use Controls

As discussed previously, local government (through its land use controls) can influence the supply of developable land, which in turn can influence the cost of housing. The location and density of housing in the unincorporated area of the County is specified by the Ventura County General Plan and by the Zoning Ordinance.

- 1) General Plan - The purpose of the County's General Plan is to set policies to guide future growth and development in a manner consistent with State legal mandates and requirements, and the goals and quality of life desired by Ventura County residents. The policies of the General Plan become the basis for all decisions related to the use of land and the future expansion of the various communities in the County. They also provide the basis for the establishment of zoning and subdivision regulations, the review of capital improvement programs, the development of housing and redevelopment programs, and other programs related to land use.

The Open Space Element of the Ventura County General Plan specifies general land use designations countywide and controls land use density on unincorporated lands lying outside area plan boundaries and outside incorporated cities. While the Open Space Element establishes general land use and defines urban boundaries, it also protects natural resources, agricultural lands and open space lands and scenic resources, and recognizes areas that are hazardous (i.e., flood plains, landslide areas, etc.).

The Open Space Element, supported by the County "208" Plan and the Air Quality Management Plan (AQMP) shifts potential population/development away from non-urban areas toward urban areas and incorporated cities. Population growth is diverted away from productive agricultural and open space lands while providing adequate land in other areas for projected urban and rural residential growth. Although the Open Space Element does not restrict the number of persons anticipated to reside in Ventura County, it does specify the areas available for urban development.

In the urban areas of the unincorporated County, Area Plans (Land Use Element) determine the specific land use anticipated. The Area Plans contain many of the operative land use policies of the County and determine the goals, objectives, policies and programs guiding land use decisions within the various geographic areas.

- 2) Zoning - Although density of residential development is generally determined by the General Plan, zoning addresses land use and development standards.

The Zoning Code allows residential development in the following zones in unincorporated areas of the County:

<u>Urban Residential Zones</u>	<u>Minimum Lot Area or Density</u>
Single Family Residential (R-1)	6,000 square feet
Coastal Single Family	
Residential (C-R-1) Zone	7,000 square feet
Two Family Residential (C-R-2)	7,000 square feet
Residential Planned	
Development (R-P-D) Zone	1 Du/Ac to 30 Du/Ac
Coastal Residential Planned	
Development (C-R-P-D) Zone	1 Du/Ac to 30 Du/Ac
Planned Community (P-C) Zone	1 Du/Ac to 30 Du/Ac
Residential Beach (R-B) Zone	3,000 square feet
Residential Beach Harbor (R-B-H) Zone	1,750 square feet



### Rural Residential Zones

Rural Exclusive (R-E) Zone	10,000 square feet
Coastal Rural Exclusive (C-R-E)	10,000 square feet
Single Family Estate (R-O) Zone	20,000 square feet
Rural Agriculture (R-A) Zone	1 acre
Coastal Rural (C-R) Zone	1 acre minimum

### Agricultural and Open Space Zones

Agricultural Exclusive (A-E) Zone	40 acres
Coastal Agriculture (C-A) Zone	40 acres
Open Space (O-S) Zone	10 acres
Coastal Open Space (C-O-S) Zone	10 acres

In an effort to accommodate low and moderate income housing within unincorporated areas of the County, the Board of Supervisors adopted several new zoning ordinance changes in 1982/83 which provide opportunities for more affordable housing. Mobile homes and manufactured homes are now permitted on any residential parcel in the County, provided they meet the necessary requirements for single-family residences, and mobile home subdivisions are also permitted subject to residential subdivision provisions. In addition, recent legislation was adopted which allows for the development of second dwelling units on any residentially zoned parcel in the County, provided the second dwelling unit meets the requirements established in the Zoning Code. Furthermore, parking requirements have been lowered so that construction costs can be reduced and minimum parcel size in the most common residential zone (R-1) has been reduced from 7,000 square feet to 6,000 square feet in an effort to reduce the cost of land and to preserve valuable space.

- 3) Clean Air Ordinance for the Ojai Valley - Development restrictions are placed on land within the Ojai Valley area through the Clean Air Ordinance for the Ojai Valley, which is designed to protect the public health. The Clean Air Ordinance was adopted in 1982, as a result of the mandates set forth in the Air Quality Management Plan (AQMP). AQMPs are required of all jurisdictions in the United States which do not meet Federal air quality standards.

There is a direct relationship between population growth and air emissions which contribute to the deterioration of air quality in the Ojai Valley. The AQMP has established a maximum rate of population increase which can be accommodated for any given year. Regulation of population growth in the Ojai Valley in accordance with the AQMP is necessary in order

to ensure compliance with Federal ambient air quality standards and to adequately protect the public health. For these reasons, building permits issued in the Ojai Valley are restricted. To date, the number of building permits requested has not exceeded the number available on an annual basis.

b. Building Codes

The basic purpose of the Building Code and its enforcement is to protect the public from unsafe buildings and unsafe conditions associated with construction. Constantly changing materials and construction techniques, however, make it necessary to continually review and update the Building Code to avoid obsolescence and ensure that health and safety standards are maintained. Such "code maintenance" also provides an opportunity to ensure that the Code does not unnecessarily mandate costly materials or construction techniques. Accordingly, the Building Code is similar to those used by other agencies in California and does not present any special constraints to the development of housing.

c. Infrastructure Availability

The cost of raw land and land improvements is in part dependent on the availability of the service infrastructure. To be suitable for development, a parcel of land must be served by an adequate public water supply, sewers, roads, etc, or there must be a way for developers and local government to provide such facilities. Land which already has the necessary infrastructure is limited in unincorporated areas of Ventura County.

Since the passage of Proposition 13, local government is unable to finance services and capital expenditures that they traditionally provided for their community's development. This has resulted in a shift of infrastructure responsibility to the private sector to supply the balance which the public sector is unable to provide. (Also see the discussion on Residential Development Fees.) In addition to the consequences of Proposition 13 on infrastructure, Federal monies for local capital improvements have decreased adding to the problem local governments have in providing necessary improvements for their communities. In Ventura County, the "Guidelines for Orderly Development" adopted in 1976 state, "to be timely, urban development in spheres of interest within which a city exists should be adjacent and legally annexable to the city, and should be developed only within the city." Cities are created to provide urban services and the implementation of this policy makes the construction and use of the infrastructure more economical.

Urban development within the unincorporated areas of the County can occur only in those areas that do not have septic tank limitations, or in areas that are connected to a sewer system. Urban development is also dependent on adequate water supplies, road networks and flood control facilities. Generally, these

facilities are not as adequate in the unincorporated areas of the County as they are in the cities.

d. Residential Permit Processing Time

The permit processing time can affect the cost of housing by increasing the amount of interest paid while holding the land. An analysis of the permit processing procedure used in Ventura County indicates that most subdivisions and residential projects are approved less than six months after the application is found to be complete for purposes of filing. This is well within the one-year time limit required by Section 65943 of the Government Code. In the case of more complex subdivisions, where Environmental Impact Reports are required, the time needed to process the application is longer, but is usually within the one year time limit. Approximately one-third of all permits were found to be initially incomplete. These applications were often incomplete because the applicant neglected to submit the necessary item(s) requested on the application check list.

Final Map and Subdivision Improvement Plan approval usually takes 60-90 days to process, once the applications are deemed complete.

e. Residential Development Fees

Since the passage of Proposition 13 in 1978, revenues received from property taxes by local governments have been reduced. Consequently, services which were once provided at no charge or at a minimum charge are now offset to a much greater extent by the builder or developer. These costs, in turn, are passed on to the home buyer. Since 1975 there have been major increases in development fees throughout California. In fact, a survey of Southern California counties, done by the Construction Industry Research Board, shows that there has been an average fee increase of 218.7%. The major cause of this increase is due to infrastructure/capital improvement fees, charged since 1978, for roads, schools, parks, sewers, flood control system, etc.

The County collects fees which are intended to defray the costs of permit processing, environmental document preparation, building inspections, and capital improvements. As indicated previously, according to a study done by the local Building Industry Association, permits and fees accounted for about 6% of the cost of a typical single-family house in 1980 (this figure has been revised to about 7.5% for all units built in 1983). Table 33 shows a breakdown of the average permit processing and public improvement fees charged per lot (or per unit) by the County of Ventura for urban residential subdivisions. The amounts listed indicate the range of fees charged. The actual amount charged depends on the area in which the property is located and the type of service that must be provided. The following paragraphs provide brief descriptions of the fees listed on Table 33:

TABLE 33

PERMIT PROCESSING AND IMPROVEMENT FEES  
PER LOT OR UNIT FOR  
RESIDENTIAL SUBDIVISIONS

	<u>Low</u>	<u>High</u>
Zone Change	\$0.00	\$15.00
Process Tentative Tract Map	\$55.00	\$55.00
Environmental Impact Report	\$0.00	\$200.00
Recordation of Final Map	\$20.00	\$20.00
Subdivision Inspection and Approval	\$100.00	\$100.00
Zoning Clearance	\$20.00	\$40.00
Building Permit	\$1,400.00	\$1,400.00
Sanitation Fee (Septic-Sewers)	\$142.00	\$1,000.00
Water Service Fee	\$360.00	\$360.00
Flood Control Fee	\$300.00	\$300.00
Quimby Act Fee	\$260.00	\$4,012.00
*School Facilities Fee	<u>\$743.00</u>	<u>\$2,477.00</u>
Total	\$3,400.00	\$9,979.00

\* Not subject to County Board of Supervisors review or approval.

KD:j



1) Permit Processing Fees

Land development permit processing fees in Ventura County are charged in accordance with the County's "Real Time Billing Program," which requires a deposit. The final cost of processing an application is computed at the conclusion of the permitting process and is based on the actual time expended, but does not exceed the deposit fee by more than 50%. If the final cost is less than the deposit fee collected, the unused portion is refunded to the applicant.

- o Zone Change - A zone change is necessary when the current zoning designation must be changed in order for the proposed project to proceed. The fee covers the cost of preparing staff reports, staff research and public hearings before the Planning Commission and Board of Supervisors. The cost of a zone change is substantially less when filed concurrently with a tentative tract map.
- o Tentative Tract Map - This fee reflects the costs associated with review and conditioning of tentative tract maps by County review agencies and the preparation of staff reports for both the Planning Commission and Board of Supervisors.
- o Environmental Impact Report - This fee covers the cost of preparing and certifying Environmental Impact Reports for those projects with significant adverse environmental impacts, which cannot be mitigated (through conditioning) to insignificant levels.
- o Recordation of Final Map - This fee covers the cost for review of Final Maps to assure consistency with the approved tentative map, and for the County Recorder to record the subdivision of land.
- o Subdivision Inspection and Approval by the Public Works Agency - This fee covers the cost of project review to assure consistency with Public Works standards, and the certification that the project requirements were satisfactorily completed. The public works standards for review include grading, drainage, curbs, gutters, roads, streetlighting, and any other necessary improvements for the subdivision.
- o Zoning Clearance - This fee is for the ministerial permit which verifies that the applicant has provided, or bonded for all required improvements prior to construction of the dwelling units approved in the tract map.

- o Building Permit - This fee covers all the required inspections by the Building and Safety Division of the foundation, framing, plumbing, wiring, etc., and the issuance of the "Certificate of Occupancy" which verifies that the dwelling has met all applicable Building and Safety requirements and Codes.

## 2) Improvement (Infrastructure) Fees

As discussed previously, Proposition 13 (passed in 1978) caused significant fee increases for infrastructure provision (370.6% increase since 1975) because of local government's inability to continue to subsidize improvements for new developments. The following fees are charged to developers or builders for new residential developments:

- o Sanitation Fee(s) - For those dwellings which utilize a septic system, this fee covers the inspection of the system to assure that it functions properly. For a unit which is connected to a sewer system, the fee is placed in a special fund used to provide additional capital improvements for sanitation service.
- o Water Service Fee - This is a one time hook-up fee for the dwelling unit. The fee is used to construct trunk lines to provide water into the area, or if the lines are already installed, to retire improvement bonds which were used to construct the lines. If the bonds have been retired and the system installed, the fee is applied to maintenance of the trunk line(s).
- o Flood Control Fee - This fee is assessed on a per dwelling basis to provide for improvements to flood control facilities or structures on a regional basis. These funds are placed in a Flood Control general fund and when enough money has accumulated, the improvements are made. Alternatively, this fee may be used for operation and maintenance purposes of existing Flood Control facilities.
- o Quimby Act Fee - This fee is paid by developers, in lieu of land dedication, to provide local public park land.
- o School Facilities Fee - This fee is collected by the school district to provide adequate temporary facilities for the school aged children within the subdivision to alleviate conditions of overcrowding in the local schools.

## 3. Conclusions

An analysis of non-governmental and governmental constraints indicates that the increase in house prices can be attributed primarily to factors beyond the control or influence of local government. Financing and construction costs, which have shown the largest rise in past years

(see Table 31), are largely dependent on the national and regional economy.

Local government land use controls (general plans, zoning and subdivision ordinances) can influence land, land improvement and construction costs. Ventura County has taken many steps to reduce unnecessary building standards and speed permit processing time. Although Ventura County has enacted a General Plan and other land use policies which restrict urban development in the unincorporated areas of the County, the cities have been provided enough land area within their Spheres of Influence to adequately provide for the County's regional housing need.

Financial restrictions experienced in recent years by local government as a result of Proposition 13 have necessitated an increase of fees charged for permits and have shifted the cost of infrastructure improvements to developers and consequently to home buyers. Although these factors have directly increased housing costs, the increase, compared to other factors, has not been as significant.

#### IV. AVAILABLE HOUSING PROGRAMS

The purpose of this Chapter is to familiarize the reader with the current Federal and State housing programs which are available to public and private organizations. These programs aid in addressing the housing problems of low and moderate income persons by providing house payment subsidies to eligible households, and grants and loans or technical assistance to local agencies.

Also discussed in this Chapter are the programs that any local government can initiate in an attempt to lower the cost of housing in their jurisdiction. Most of the local programs involve changes to land use regulations or development standards so that land or development costs are reduced. By itself, however, initiating change will not lower the cost of housing. Builders and developers also need to actively participate in developing strategies to lower housing prices.

##### A. FEDERAL HOUSING PROGRAMS:

Federal housing programs are the major resource in providing housing for lower income households. The following are programs which specifically address housing problems and needs:

##### 1. Section 8 (U.S. Housing Act of 1937 as amended)

The objective of this program, which is funded by the Department of Housing and Urban Development (HUD), is to provide decent, safe and sanitary housing for low income families. The following are HUD Section 8 programs:

##### a. Housing Assistance Payment Program (Existing Housing)

Under this program, HUD provides the difference between what a lower income household can afford and the fair market rent for an adequate housing unit.

##### 1) Conventional Housing Units (Houses, Apartments, Condominiums)

The Ventura County Area Housing Authority (AHA) has actively participated in this program since 1976. Rental subsidies are provided to eligible low income households in dwelling units of their own selection. The units must meet HUD's Housing Quality Standards and be rented at a price which is both reasonable and within the maximum rent limits authorized by HUD ("Fair Market Rent"). Additionally, the property owner must be willing to participate in the program. Eligible households are those whose income does not exceed 80% of the area's median income. The program participants pay 30% (less medical, child care and other expenses) of their gross monthly income to the property owner, with the balance of the rent being paid by the AHA with Section 8 funds.



The shortcomings of the program are the dependence on stable rents, a stock of vacant rental units and willing landlords. A particular problem of local concern in Ventura County has been the HUD definition of "fair market rents" which tend to be lower than prevailing rents for modest housing in Ventura County, especially for the larger unit sizes.

2) Mobile Homes

This program assists low income mobile home owners in paying the rent for the space on which their mobile home is located.

All normal Section 8 requirements, as discussed above, apply. The mobile home pad rentals must be within the maximum rent levels set by HUD. Currently, this program is not assisting many mobile home owners because pad rentals in Ventura County generally exceed these rent levels.

b. Aftercare

The AHA participates in this State Department of Housing and Community Development (HCD) administered program, which uses Section 8 monies to subsidize rental housing for developmentally disabled, mentally disordered, and physically disabled adults who have outpatient status and are certified for the program by designated service agencies. Beyond this special qualification requirement, the Ventura County Aftercare Program is administered exactly like the rental subsidy programs discussed above. Ventura County's Aftercare Program has been one of California's most successful.

c. Moderate Rehabilitation

This Section 8 Program provides housing assistance payments on behalf of eligible tenants who reside in units that have been rehabilitated by the owners under an Agreement with the AHA. The owner agrees to, and performs specified physical repairs to return substandard dwelling units to decent, safe, and sanitary conditions. Subsequently, a 15 year Housing Assistance Payments Contract is executed with the AHA. This guarantees the owner a rental flow sufficient to pay normal ownership and operating costs, and provide a return on investment as well as to amortize the rehabilitation costs. The AHA is guaranteed that the rehabilitated units will be available for Section 8 eligible households for 15 years.

2. Low Rent Public Housing (U.S. Housing Act of 1937)

This program enables a public housing agency to develop, own and operate housing for low income families and elderly, handicapped or disabled individuals. Developments are financed through the sale of tax-exempt obligations with principal and interest costs being repaid via debt service annual contributions made by HUD for the benefit of the public housing agency. When all obligations are retired, the development is the sole property of the public agency.

Two basic development methods are used. Under the "Turnkey" program, the public housing agency invites private developers to submit proposals (for their own or designated sites), selects the best proposal, and contracts to purchase the project upon satisfactory completion at a stated price. Under the "Conventional" program, the public housing agency acts as its own developer, acquiring the site, preparing its architectural plans, and advertising for competitive bids for the construction.

Persons applying for admission to Low Rent Public Housing must qualify according to HUD regulations and housing authority policies. Tenants pay 30% of their adjusted gross income as rent. These funds, supplemented by HUD operating subsidies for which the project may be eligible, pay project operating and betterment costs. Each project is tax-exempt, but makes an annual payment to the taxing authority equivalent to 10% of the shelter rents collected, less utility costs.

Because the County obtained Article 34 referendum authority from the voters in 1982, the AHA is able to apply for funds from HUD and build public housing without specific voter approval of each project, up to the limits of the referendum. All applicable local requirements must be met.

3. Section 202 - Direct Loans for the Elderly or Handicapped

This program provides 100%, long-term loans to private non-profit organizations to finance the construction or acquisition of rental or cooperative housing for low income elderly and handicapped. Each Section 202 loan commitment from HUD includes the commitment of Section 8 Housing Assistance Payments funds to provide rent subsidies for all eligible tenants. Section 202 funds are distributed on a geographic basis, and only eight units were authorized in the latest allocation for the region which includes Ventura County.

4. Section 106(b) - Assistance to Non-Profit Sponsors of Low and Moderate Income Housing

Non-profit sponsors of Section 202 housing for the elderly or handicapped (see above) can receive interest-free "seed money" to cover 80% of the preliminary development costs. Loans may be used to meet typical project development costs such as surveys and market analysis, site engineering, architecture fees, site acquisition, and application and loan commitment fees.

5. Neighborhoods, Voluntary Associations, and Consumer Protection Office

This office, which is within the Department of Housing and Urban Development, administers programs which provide grants and other forms of assistance to neighborhood organizations to undertake economic or community development and revitalization projects in low and moderate income areas which have an identifiable neighborhood. These programs have not been recently funded.

## 6. Community Development Block Grant (CDBG) Programs

Through the CDBG program, HUD provides 100% federal grants to local jurisdictions with no matching contribution required. Applications for grants must contain a summary of a three-year plan (Housing Assistance Plan) that identifies community development and housing needs, and outlines a comprehensive strategy and operating plan for meeting those needs.

The CDBG program is intended to emphasize the development of adequate housing and also to provide a suitable living environment and expanded economic opportunity for low and moderate income persons.

Specific objectives of the program include:

- o the elimination of slums and blight;
- o the increase of the supply of low and moderate income housing;
- o the elimination of conditions which are detrimental to the health, safety or welfare of the population;
- o the conservation of existing housing;
- o the improvement of public services;
- o the rational utilization of land; and
- o the preservation of property with special values.

The unincorporated part of Ventura County is not eligible for "entitlement" funds which are reserved for urban areas, so it participates in the "Small Cities Program" which uses the remaining discretionary funds. Since January of 1983, the Small Cities Program has been administered by the State Department of Housing and Community Development (HCD). The CDBG program has become highly competitive due to increasing limits on the level of funding availability.

The County has participated in the CDBG program since 1981. It has been a comprehensive program from which monies have been used for the rehabilitation of 32 farm labor homes (Cabrillo Village in Saticoy), the pre-construction costs of a low-income multi-family housing unit project and a demonstration "starter home", support of a Fair Housing Program, a weatherization program for low income residents, and financing a community health clinic and housing resource center.

Currently, the County and the Area Housing Authority participate in the CDBG Rehabilitation Programs, which include both the Housing Improvement Program and the Emergency Grant Program, and are discussed below. The County has applied for funds, and the AHA has developed operating and applicant selection procedures, developed the necessary implementation documents, established program timetables and budgets, established financing modes, conducted extensive public outreach



programs, and received and processed property owner applications for both programs.

a. Emergency Grant Program

This program provides grant monies to elderly, low income homeowners for the correction of health and safety dangers, or essential code deficiencies which they could not otherwise afford to correct.

b. Housing Improvement Program (Targetted Areas: El Rio/Nyeland Acres and Piru)

This program assists low income homeowners or investor owners by providing a subsidized, with-interest bank loan, or a zero-interest deferred loan directly from the AHA. The funds are used to perform necessary and general property repairs and improvements, to stabilize the housing condition and to enhance the neighborhood.

The County has filed an application for CDBG funds (FY 1984-85), which if awarded, will be used to provide a domestic water system to some residents of the Piru community (a targetted rehabilitation area) who currently are not being served, and to install a drainage system in the Nyeland Acres community (also a targetted rehabilitation area) which has severe flooding problems.

7. Farmers Home Administration

The Farmers Home Administration (FmHA) is an agency within the United States Department of Agriculture which provides credit to low income persons in rural areas (rural areas include open country and places with a population of 10,000 persons or less, that are rural in character and are not closely associated with urban areas).

Areas within the unincorporated County qualify as rural, and a number of programs are available which provide grants and low cost loans for housing for eligible persons. Unlike HUD programs (discussed above) which generally operate through banks and other approved lending institutions, the FmHA itself acts as a lender, making loans directly to qualified recipients.

a. FmHA Section 502 - Home Ownership and Rehabilitation Loans

This program provides direct loans to individuals to buy, build, repair, renovate, or relocate a home.

The interest rate varies between 3% and market rate according to the applicant's adjusted family income. Loans may be for 100 percent of the cost (eliminating the need for a down payment). The applicant must be able to meet the monthly payment and other expenses, and must be unable to obtain conventional financing at a reasonable rate. The maximum loan repayment period is 33 years. Although the loans have no maximum ceiling, the house must be modest in size, design and cost, and must be owner-occupied.



b. FmHA Section 504 - Home Repair Loans

Section 504 provides one percent loans up to \$7,500 to very low income families for home repairs which are needed for the health of the family and/or the community. The loans are amortized up to a period of 20 years, depending on the amount of the loan. Some grants are awarded for home repair for persons aged 62 or older.

Funds may be used for such purposes as connecting the dwelling to water or sewer lines, providing toilet facilities, adding a room, repairing a roof, or making other similar improvements.

c. FmHA Section 515 - Rural Rental Housing Program

Section 515 provides loans to public and private (limited profit and non-profit) sponsors for the construction or substantial rehabilitation of rental and cooperative housing for low and moderate income families and elderly persons. The interest rate on these loans varies between one percent and the market rate, depending on the kind of sponsor and the projected income of the tenants. The term of the loan is 40 years.

Tenants in Section 515 projects may not pay more than 30 percent of their adjusted income for rent and utilities. Section 8 Assistance Payments may be used with Section 515 loans to bring rents within the tenant's ability to pay.

d. FmHA Sections 514/516 - Farm Labor Housing Loans

This program provides a combination of grants and loans to finance construction, rehabilitation, or acquisition of rental housing for farmworkers. A grant of up to 90 percent of the cost of the project can be made, with the remainder loaned at one percent. Loans are repaid over a 33-year term.

Public and private non-profit corporations, State agencies and political subdivisions, and private, non-profit farmworker associations are eligible for both grants and loans. Farmowners, farmowner associations, and grower-oriented non-profit groups are eligible only for loans.

Housing financed under this section must be operated on a non-profit basis. Unlike housing under other FmHA Programs, farmworker housing can be situated in an urban location provided there is a nearby farm labor market. HUD's Section 8 subsidies may be used with this program.

e. FmHA Sections 523/524 - Technical Assistance Grants for Self-Help Housing and Rural Housing Site Loans

Section 523 provides grants to public and non-profit groups to enable low-income rural residents to build their own homes. The houses are financed under FmHA's Section 502 Program, with Section 523 providing administrative money to the sponsor for hiring counselors and construction supervisors.

Under the program, a group of families jointly contribute the needed home-building labor, hiring skilled help when necessary. Most grants are made for one or two years, with funds advanced as needed and budgeted for 30-day periods.

Sites financed with Section 524 loans must be sold to low and moderate income families who qualify for an FmHA loan, or to non-profit organizations eligible for a rural rental or cooperative housing loan. Section 524 loans carry a market interest rate.

In the geographic region of which Ventura County is a part, San Luis Obispo County has been the only recipient of funds.

## B. STATE HOUSING PROGRAMS

### 1. Department of Housing and Community Development

The State Department of Housing and Community Development (HCD) is the agency principally charged with assessing, planning for, and helping communities meet the housing needs of low and moderate income residents of California. HCD administers many programs which serve the purpose of assisting local governments and private non-profit groups, either with technical assistance or through funding, to solve local housing problems. Under the following programs, administered within HCD by the Division of Community Affairs, technical assistance, expertise or information is provided:

- o Special Development Services
- o Rehabilitation Technical Assistance Program
- o California Indian Assistance Program
- o Housing Development Technical Assistance Program
- o Cooperative Housing Assistance
- o State and Local Government Surplus Lands Program
- o Rural Development Assistance Program
- o Technical Assistance for Mobilehome Park Conversions
- o Rural Finance Marketing Program

The following programs, administered by the Division of Community Affairs, offer funding assistance for low and moderate income housing:

#### a. Deferred Payment Rehabilitation Loan Fund Program

This program, through a revolving loan, provides funds for deferred payment loans to local governmental agencies or non-profit corporations to rehabilitate housing which is occupied by low and moderate income homeowners or renters. A total, one-time allocation of \$10 million was appropriated to this program in 1979. All monies have been lent (i.e., there are no available funds), and without State augmentation of the program, it is probable that new loans will not be available next fiscal year (FY 1984-85).

b. California Housing Advisory Service

This program provides grants to public agencies or non-profit organizations for the purpose of establishing local Housing Advisory Services to assist individuals and groups with the self-help construction or rehabilitation of their housing. \$200,000 has been appropriated to this program annually.

c. Low Income Home Management Training Program

This program provides grants to public agencies or non-profit organizations for the provision of housing counseling services linked to housing production and rehabilitation efforts. No funds were allocated to this program in Fiscal Year 1983-84, so the program may be discontinued.

d. Farmworker Housing Grant Fund

This program provides up to 50% matching grants to local governmental agencies, non-profit corporations, and cooperative housing corporations for the purpose of developing new or rehabilitated housing for low income agricultural employees who will own or rent the units. An annual allocation of \$2.5 million is allocated to this program. Funds are available to applicants who demonstrate that housing is needed for low income farmworkers who would not otherwise have housing. This program can be used in combination with Farmers Home Administration loans. The Cabrillo Economic Development Corporation (a private non-profit corporation serving Ventura County) actively participates in this program.

e. Homeownership Assistance Program

Under this program, HCD provides up to 49% of the purchase price of a dwelling unit in the form of a mortgage participation agreement with an institutional lender in order to enable eligible households to purchase housing which they would otherwise be unable to purchase. When the unit is sold, the State shares in the sales proceeds in an amount proportionate to its original investment. HCD may assist: 1) renters to purchase their unit which is being converted to a condominium; 2) mobile home park residents to purchase their space if the park is to be converted to a condominium or stock cooperative; 3) households to purchase a mobile home placed on a permanent foundation; and 4) stock cooperatives or non-profit corporations to develop or purchase mobile home parks. The original allocation of \$7.5 million has been lent (the Ventura County Area Housing Authority participated in this program on two projects), but the interest earned on recaptured funds is likely to be made available to eligible applicants. Contracts may, however, be limited to the purchase of a mobile home which will be placed on a permanent foundation.

f. Rental Housing Construction Program

This program provides funds through local agencies or the California Housing Finance Agency (discussed below), for the



development of new rental units by private, non-profit or public agency sponsors. At least 30% of the units in the assisted project must be made available to low and very low income households. An allocation of \$7.5 million was appropriated to this fund, and approximately \$5 to \$6 million remains. Starting in October 1983, the Department was authorized to establish and administer an annuity fund, and make commitments to provide rent supplement payments from the fund directly to sponsors of rental housing developments financed under the Farmers Home Administration 515 program to ensure affordable rents to eligible households. \$5.2 million was allocated to this program and all funds will be allocated by June 30, 1984.

g. Rural Land Purchase Fund

This program provides 7% loans to local public agencies and non-profit organizations for the purchase of land in rural areas (some areas in Ventura County would qualify as rural) to develop housing for low income persons. An allocation of \$1 million was originally appropriated to this program. Because it is a revolving fund program, payments are received and monies are continually available. A bill has been introduced in the Legislature during this session (1984) which would establish an Urban Land Purchase Fund in addition to the rural one.

h. Urban and Rural Predevelopment Loan Funds

Under this program, two year, 7% loans are provided to local government agencies, non-profit organizations, and cooperative housing corporations for the preliminary cost of developing or rehabilitating assisted housing for low income families, and elderly or handicapped persons. Authorized costs include site acquisition and preparation; legal, architectural, engineering, permit and application fees; and bonding expenses. Loans are not available for construction financing or administrative costs. The aggregate amount to be loaned for purposes other than site acquisition (land option or purchase of real property) cannot exceed \$50,000. The Department determines on a case-by-case basis how much can be loaned for site acquisition.

The interest rate on the loans can be reduced or eliminated if HCD determines that charging the interest would prevent a significant number of persons of very low income from owning or occupying new or rehabilitated assisted housing. Allocations of \$4 million for the rural program, and \$5 million for the urban program have been appropriated for these two revolving loan funds. These monies are currently available.

2. California Housing Finance Agency

The California Housing Finance Agency (CHFA) is a State agency which provides financing for the development of low and moderate income housing through the sale of tax exempt bonds. The proceeds are used to: a) provide direct loans for the development of new rental and cooperative multi-family housing for low and moderate income



households; b) purchase mortgages from private lenders to enable eligible low and moderate income borrowers to purchase single family homes; and c) finance neighborhood preservation programs by providing loans and insurance for rehabilitation in designated areas.

## C. LOCAL PROGRAM OPTIONS

Local governments have the ability to influence the supply, cost and quality of housing through land use regulations, development standards, and permit processing and fees. For any of these to have a positive affect on the cost of housing, however, it is essential that there are developers in the community who are willing to produce that housing and a community willing to accept it. Local governments also have a potential role in preserving the affordability of housing, and in assisting in the attainment of homeownership. The options which are available for any local government to use to partially aid in lowering the cost of housing are discussed below. The impacts of implementing some of these in Ventura County are also addressed.

### 1. Land Supply/Cost

The availability of land is essential to the construction of housing, and the amount of land available for residential development can partially influence cost. As shown in Chapter II, the BIA estimates that raw land comprises approximately 9.5% of the development cost of a single-family dwelling unit. The following local land use regulations determine the amount and location of available residential land, and the intensity at which it can be developed.

#### a. General Plan Designation

The General Plans of cities and counties prescribe the direction of growth, and the type and intensity of land use which is permitted in order to achieve an orderly and efficient pattern of land use. By amending or revising the General Plan, a jurisdiction can increase the supply of residentially developable land which could, in turn, partially lower the cost of that land. Several other factors, such as natural resource protection, availability of public facilities or infrastructure, or protection from hazards, always need to be considered prior to altering any General Plan.

#### b. Zoning Designation

Zoning, the most commonly used tool for implementing the General Plan, controls what uses are permitted, what development density is allowed (i.e., how many units per acre), and what development standards (such as set-back, open space, and parking requirements) will be enforced in each zoning district.

Zoning density, in part, determines the land cost per unit. A jurisdiction can partially reduce land costs per unit by increasing the permitted density through re-zoning programs ("up-zoning"), by offering density bonuses for certain residential projects, by requiring that a minimum (as well as a maximum)

density be met for residential projects, or by reducing some standards such as parking or open space requirements.

Similar to General Plan amendments, prior to increasing zoning density, the jurisdiction must evaluate all issues relating to land use in order to protect the health, safety, and welfare of the community.

In addition to local land use regulations, the following land acquisition techniques are also available to local governments to increase the land supply:

c. Surplus Public Lands

Available surplus public lands (State-owned lands, school sites, park sites, etc.) have the potential to be used for low cost or subsidized housing. It should be noted, however, that complex and politically-sensitive factors may be involved in this land development. Unused school sites are usually an excellent source of property for housing and mixed-use development, because infrastructure is in place and public services are close. They are difficult to acquire, however, since a unanimous vote of the local school board is required to declare a site "surplus", and school boards are subject to considerable pressure from the surrounding neighborhood regarding the closing of the school and the use of the land.

The lands are often available on a lease basis and could be used for permanent or interim housing. This technique can substantially reduce the overall housing development cost, and is advantageous to the local government because surplus lands are placed back on the tax roll, the jurisdiction retains ownership of the property, and the construction of low cost housing is encouraged.

Local governments could survey and assess the suitability of all public surplus lands for the development of low cost housing. If suitable sites are found, the jurisdiction could then proceed in an attempt to acquire the sites. Two school sites are currently unused in the unincorporated area of Ventura County.

e. Land Banking

Land banking refers to the process whereby a local jurisdiction purchases land which would be most suitable for the development of housing. The land is held for sale or lease to a private developer or the Area Housing Authority for the production of affordable housing. Land banking prevents speculation and shields against inflation in land costs.

In beginning a land banking program, local revenues, revenue sharing funds, Community Development Block Grant or other State or Federal funds could be used to purchase the property. By making the land available at reduced cost, deferring payment, or merely leasing instead of selling the land, the jurisdiction could

encourage and manage the development of low income housing. In disposing of, or developing the property, the jurisdiction could impose restrictions on use, resale, and redevelopment in accordance with the public interest. The initiation of a land banking program, however, requires a substantial amount of financial involvement by the local government and is probably not feasible in Ventura County without State or Federal assistance.

## 2. Development Standards

Development standards are mandated at the local level so that the public's health, safety and welfare are protected. Some of these standards influence the cost of housing. Each of the following standards can influence the cost of housing and could potentially be changed by local jurisdictions to reduce development cost, providing the change is consistent with other goals, objectives, policies and regulations.

### a. Zoning Ordinance

Through ordinance revisions, some standards such as required parking or recreation facilities could be reduced, and others could be changed to allow the use of manufactured housing on residential lots, or second dwelling units on single lots.

Ventura County recently amended the Zoning Ordinance Code to reduce parking requirements, which will effectively reduce housing development costs by an estimated \$5,000 to \$10,000 per unit. At the same time, the ordinance was revised to allow mobile homes (constructed since 1976) on any suitable residential lot, and to conditionally permit second dwelling units (or "granny flats") on single lots.

### b. Building and Safety

Some requirements of the building code could be reviewed by the local Building Department to assure the necessity and appropriateness of the existing standards.

### c. Site Improvement

Improvement requirements and standards such as drainage, street construction, sidewalks, sewers, undergrounding of utilities, lighting and landscaping could be reviewed in terms of cost and benefit, and altered accordingly. Some of these add greatly to the cost of development, but could only be reduced after a careful examination of the potential future impacts to the community.

### d. Energy Conservation

A significant percentage of income spent on housing can be attributed to home energy consumption. Space heating requirements in Ventura County are not as severe as they are elsewhere, but heating bills still substantially add to monthly housing costs (approximately \$55/month for forced air heating, four hours per



day). Water heating bills and water use bills also contribute to higher monthly housing payments.

Local governments have several options available which could lead to a reduction in energy consumption. At a minimum, the State's residential energy conservation standards should be enforced by the local building and safety department as they are stringently enforced in Ventura County. Furthermore, an Energy Conservation Element to the General Plan, or an energy conservation ordinance could be prepared. Energy conservation policies and programs could then be implemented which are best suited for the particular jurisdiction. Ventura County recently adopted a Water Conservation Management Plan which is a voluntary plan with many measures aimed at reducing water usage.

### 3. Administrative Costs

The following factors associated with subdivision and permit processing could partially reduce the cost of housing:

#### a. Permit Processing Time

The time taken to process a permit can add to the cost of housing development, because there are high financing charges while the land is being held. "Fast tracking" is a mechanism which could be used for processing affordable housing projects. It accelerates processing time, thereby potentially reducing cost for those projects, but the disadvantage is that other projects would take longer to process. Additionally, if a project becomes controversial or is contested (as many "affordable" housing projects are) the processing time can be substantially slowed.

#### b. Permit Processing Fees

The cost incurred by local government for permit processing and project review is generally the responsibility of the developer or applicant so it is not assumed by the general taxpayer. These developer/applicant fees could conceivably be reduced, waived or deferred for "affordable" housing projects. Unless other funding sources were available, however, the cost would have to be borne by the general taxpayer through the County general fund. Therefore, it would only be feasible to reduce fees for truly affordable housing.

#### c. Environmental Review

Any project (as defined by CEQA) constructed in California requires that an appropriate environmental document be prepared. A Master Environmental Assessment (MEA) could be prepared by a local government to be used as a resource for future environmental review of projects. This effort would potentially save both time and money on residential projects. The source of funds necessary to prepare an MEA, however, would have to be addressed, and preparation of an MEA does not preclude a subsequent environmental document from being prepared for the specific project.



#### 4. Preserving Affordability

Local governments also have ways to preserve affordability. Some of these techniques follow:

##### a. Speculation Controls

A Speculation Control Tax could be used to control the rate of increase on market rate housing. The tax, as used in other jurisdictions, is a property transfer tax and results in a tax applied to the difference between the purchase and the resale price of a unit. The intent is to reduce the incentive for speculation by removing a portion of the profit. The tax would result in revenues to the municipality which could then be used to provide affordable housing.

##### b. Deed Restrictions

Deed restrictions, imposed by local government, can be used to control the resale price of affordable units, guaranteeing the continuation of affordability.

##### c. Rental Stabilization

Rental rates increase when there is a shortage of available rental units. Rent stabilization techniques protect renters from dramatic rent increases. Regulation methods include fixed rent ceilings, limits on the rate of rent increase, limits on rents based on a limited rate of return formula, or rent increases limited to operating cost increases. The advantage of regulation is maintained affordability in the rental market, but the disadvantage is that landlords and investors are deterred from expanding rental opportunities because of the lack of profit. Currently, in the unincorporated County, there is a mobile home rent regulation program whereby a "rent review board" reviews, and votes on, requests for rental increases by mobile home park owners. Requests for rent increases above "allowable" increases must be justified by the owners.

#### 5. Homeownership Assistance

Local governments also have ways of assisting households in purchasing a house. The following paragraphs describe two available options:

##### a. Mortgage Revenue Bond Financing

Mortgage revenue bond financing is a technique by which a city or county issues tax exempt bonds and the proceeds are used to provide below-market, interest rate loans to qualified buyers. In 1982, the County established an MRB program. Two separate bond issues were implemented in the principal amounts of \$36.2 million (in May of 1982), and \$33.8 million (in December of 1982). Loans are made available to first-time home buyers at interest rates near 11.2% and with graduated monthly payments. Approximately 200

loans had been originated under the program through December 1, 1983. The program is scheduled to end December 31, 1984.

b. Equity Sharing

Equity sharing is an ownership program that allows a private organization or public body to participate as an equity partner with eligible lower income households. The household provides the down payment and amortization of an amount of the sales price for which the household income qualifies. The remaining funds necessary to purchase the unit are provided by the co-investor, who in turn shares proportionately in the appreciation of the unit. This homeownership technique initially requires a substantial financial involvement by the equity partner. It would probably not be feasible in Ventura County without State or Federal assistance, because the monies would otherwise have to come from the County general fund.

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